



A VISIT TO BOMBAY



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BEN DIQUI

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PREFACE

The Author hopes that this little book will prove of help to tourists and other visitors to Bombay and its environs. He has endeavoured to give a faithful description of the city and its inhabitants. While he has been generous in his praise of the natural beauties of this wonderful Eastern city, he has also drawn attention to its numerous shortcomings.

In describing the manners and customs of the various communities, the Author has dwelt at length on their religious beliefs and practices, as it seems to him impossible for one to understand the Indian people without a knowledge of their varied creeds.



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A VISIT TO BOMBAY

A VISITOR ARRIVES

ONE evening in March, 192..., Henry Forbes, who was the manager of a prosperous engineering firm in Bombay, had just returned home after a strenuous day's work in the city. Although he had some engagements to fulfil that evening, he decided not to go out again, feeling too tired to do anything else, but to rest for a while. Having excused himself over the 'phone, he proceeded to make himself comfortable in an armchair on the cool verandali of his bungalow at Cumballa Hill. The weather was rather hot for that time of the year, and, despite a refreshing cup of tea, he was inclined to be rather sleepy, and might have dozed off but for the arrival of the evening paper, which at once absorbed his attention. was no sooner engrossed in the "Munitaz" case, which interested the whole of Bombay at that time, than his servant appeared and presented him a visiting card. With a feeling of annoyance at boing thus disturbed, he took the card, glanced at it, and immediately his apathetic mood changed. He got up at once, put on his overcoat. and ordered his servant to show the visitor in. A moment after he was beside the new arrival in the drawing-room. heartily greeting him and expressing his agreeable surprise at such an unexpected visit. The unexpected visitor was no other than Mr. Alexander Bruce, of Shanghai, a school friend of Forbes, whom he had not seen for twenty-two years.

"You might have written or wired that you were coming," said Forbes, "and I would have come to meet

you at the Mole."

"The fact is," replied Bruce, "I was not agre of my moromonta till I reached Colombo. Perheps you are unaware that I am retring, and do not intend retraining to the East any more. It was at Colombo thet I finally made up my mind to visit Bombay; first to see yon, and also to viait this groat city."

Bruco and Forhea were at college together at Menchester, and had over since remained fast friends. They were always drawn together by their similerity of ideas, their love of scientific studies; and both used to show a strong inclination for ethnological and anthropological topics. Twenty-two years ago fate brought them together to the East, where as many go to fulfil their destinies. They travelled together on the same steamer, a German liner, as far as Aden, where Forbes transhipped on a P. and O. steamer for Bombay, while Bruce continued his journey to China, whither the German ateamer was bound.

It was business which brought them down to these parts of the world; but they were not sorry for it, as it gave them a unique chance of visiting such ancient countries, with their age-old civilization, as China and They went for a atroll at Aden, and, though thet snn-hnrnt place is not particularly interesting, the sight of the Somalis and the Indians found in that ontpost of the Empiro filled them with great interest. They said a and ferewell, and hefore long both were well established in their respective places. Though separated by meny thousands of miles, they used to correspond frequently, and many a time Bruce had promised to come to India. without, however, heing able to do so. Somebow Indie always attracted him, and at leet he managed to fulfil one of the wishes of his life. He was going to make the most of his stay in India, and had planned to visit most of the places of interest, especially Northern India, which attracts so many tourists.

That evening Bruce did not stay long at his friend a place, but returned econ to the Taj Mebel Hotel, when he hed engaged rooms. Before leaving he egreed to come and stay with his friend, who was alone occupying a large and comfortable house in a much cooler locality than Apollo Bunder, where the Taj Mahal Hotel is situated. A few days after Bruce had settled down at his friend's place, and, having disposed of the important business he had on hand, he mentioned to Forbes his great desire to visit India and to study its people.

"It has always been my desire to see the people of this country, and now that I am here I would like to do it. I know that you yourself, Forbes, have made important observations on this subject, and I am sure

you will help me with your advice and experience."

Forbes could not help smiling at his friend's ambition. "I shall be glad to be of some assistance to you, but I must assure you that you would be imposing a gigantic task on yourself if you were determined to carry out the programme you have in view. It will take you many years of patient work to do this properly; you will have to travel and reside in many parts of India before you can become acquainted with the many different races who inhabit this vast country. It will not do to pay a flying visit here and there, as some globe-trotters and eccentric M.P.s do, and then write all about it. Believe me, to make a proper study of the races of India would take one a lifetime."

"You are always as thorough as a German professor, Forbes; but surely one can gain a good deal of information and learn some interesting things in a few

months?"

"In that case, I would suggest that you confine your activities to Bombay only. Bombay is an interesting city, with a large cosmopolitan population. Here you will come across many races; you will have the advantage of observing them without travelling far; you will also have the pleasure of visiting Bombay all over, which few visitors do. It is true that here you will have very little chance of seeing such people as the reputed Bengali Babus, the Sikhs, and other natives of India; but the communities you will see in Bombay are numerous enough to be very interesting; they afford a careful observer with sufficient material to make an

absorbing study. Why not, then, make Bombay and its

inhabitants your study? It will ropay yon."

Bruce could not holp admitting the wisdom of his friend's suggestion. He therefore consented to alter his programme and to arrange when thoy should start visiting Bombay. He would pay a flying visit to place of interest in India before sailing for England; for the present he would stay in Bumbay.

Forbos snggosted that it would be advisable to epend a few months in Bombay so as to see the life of the city

as much ae poseiblo.

"It would be advisable to see a few religione festivale of the different communities. Religion is so beand up with the lives of the Indiane that it is not possible to understand their custome and habite without a knowledge of it. As you know, a deep mysticism underlies the thoughts of the Indians, which often renders them incomprehensible to the Western mind. They, in turn, ropay the compliment, and ascribe what they cannot well understand of the Western habits and thoughts to a gross materialism which they frankly disliks."

A TOUR OF INSPECTION ARRANGED

A week after a tour of inepection was hegun. "As we are in March," said Forbes, "I would suggest that we start with the harbour, as it will he inconvenient to do so in the Monsoon. It is very pleasant to make an exoursion in the harhour at this time of the year;

midsummer is much too uncomfortable."

"I think it will be very interesting," replied Bruce.
"I was really fascinated with the heautiful eight of the harbour the night we came in. I mean the pleasant effect given by the myrind multi-coloured lights that are een in the harbour. It was a eight of great heauty, which compelled the admiration of everyhody on hoard. From this I guess that the barbour of Bomhay must be a fine one indeed."

"You are right; the sight of the harhour from the

stream at night is really wonderful and enchanting. It conjures up a vision of fairy-land. But you could not, of course, at such a time form an idea of its size and importance. The harbour of Bombay is justly considered to be one of the finest in the world."

Forbes suggested that they should hire a tony and row up stream, taking a position opposite the Apollo Bunder, so as to get as good a view as possible. There are always a number of boats plying for hire at the Apollo Bunder, and a good one was selected for the purpose.

THE HARBOUR

"Looking towards the south-west, you see the Prong's Lighthouse, which stands on a dangerous reof. other side of the harbour is guarded by the Kennery Lighthouse, which you must have seen whon you came in. The low and narrow strip of land over there is the Colaba Point. Till recently there was a bunder opposite to the beacon you see there, which was used by country craft and barges for discharging coal and cotton; now these commodities are landed far away from here, at the other extremity of the harbour. There is a saluting battery on the wall where you see that tree, not far from the Taj Mahal Hotel, which fires salvoes on the arrival or departure of persons of high importance. Right in front of us is, of course, the Apollo Bunder, whence we started. Over it stands the Gate Way of India, erected in commemoration of the visit of Their Majesties King George V and Queen Mary on November 2, 1911. The imposing pile of buildings to the left, so conspicuous at sea, is the Taj Mahal Palace Hotel, with which you are already acquainted. We shall renew acquaintance with it when we inspect the Apollo Bunder more closely. To the right is the Yacht Club, where its members meet for recreation in the evenings, to the strain of sweet music."

"By the way," said Bruce, "I have heard that this is a very exclusive club, where no coloured people are

ever admitted, hewever infinential mey be their position

in the sociel life of the city. Is this true?"
"Well," replied Forbes, "this clah, like many others
of its kind in Indio, is the private concern of a certain community living in this country. They have every right to odopt whatever rules they like, bowever ebsurd, as regarde questions of membership and se forth, and to restrict the eame omoug themselves. Rightly or wrongly, they maintain a cortein tradition and prestige, which they are loothe to ahanden. I odmit that a strong colonr prejudice oxiets here, but we ore en a delicate question, which we moy discuss at some other time. For the present let us continue our survey of the harbour, which to my mind is much more interesting than the ridiculeus anchbishness of some people. We shall now have to row a little further down, so os to he in closer proximity to the places we are inspecting. This point will do nicely. In front of ne is the Government Dockyard, which, as you see, is to the right of the Yacht Club. It is stated that this was the first landing place in Bombay, and that, as far back as the times of the Portugueso, a dock was built here. A little further down is the Bollard Pier. Fermerly this part of Bembay wes known as Mody Bay, and until a few years age this fine pier was not in exietence."

"How did they manege to land or embark in those

deye?"
"Small steamers went straight to the Prince's end Victoria Docke, which are situated forther up. Large eteamers hod to anchor in the etream, where we started. and paesengere had to omhark or disembark by means of eteam launches. This was a very inconvenient method, especially during the Monsoon. Now large steamers come alongside the Mole as soon as they enter the herhour. The lerge modern huilding you see across there has been constructed for the convenience of passeogere. On the ground floor are the Postal end Custome eheds, halls for medical inspection, waiting rooms, etc.; on the npper floor ere waiting rooms, refreshment louoges, hare, and se forth. There is also a hotel close hy. The traine

come right up to the pier, and all kinds of conveyances are obtainable outside. On the whole, you see, Bombay is quite up to date in this respect. On a mail day this place is the scene of the inevitable bustle associated with a busy port, but there is no confusion, though the coolies make enough noise to attract attention. The only nuisance are the loiterers, who are always in wait to fleece unwary and inexperienced travellers."

"Yes; I noticed that when we landed. Some of these fellows were impudent enough to ask me to pay them for removing my luggage. As these were in charge of Grindlay & Co., I could see at once that they wanted to impose on me. How is it that the police allow them

to haunt this place?"

"They are a nuisance, no doubt, and they cause much annoyance to passengers. In other respects everything works smoothly. The Customs authorities, especially, do their work very expeditiously and without friction."

"Were you asked to show your passport on landing?"

"No; a passport officer boarded the vessel as soon as it entered the stream, and in a few minutes the inspection was over."

"All the same, these passport formalities—very necessary during the War—have now become a nuisance. Even in England they say so. When I came here years ago nobody bothered about a passport. This is an instance of how this disastrous war has thrown us back completely."

"I remarked that Bombay is rather strict on the question of the importation of firearms. A special declaration to this effect has to be made on hoard, and, if you happen to possess any, a lot of formalities must be

gone through to avoid trouble."

"In the first instance," answered Forbes, "you must obtain a licence from the Commissioner of Police, Bombay, for which a fee is charged, before you are allowed to land with any—unless, of course, you are a soldier. You will, I am sure, agree that this is a wise measure in a country where the possession of firearms by undesirable

people may be fraught with serious coosequences. The reason why the Indian Government is so atrict over the matter is so obvious that no difficulty ought to be put in its way."

"Quite an."

"The Government is also very etrict regarding the importation of certain drugs—such as opium, hashish, morphia, and cocaice. Quite a large quantity of these drugs is consumed in this country, in spits of the efforte of the Government to suppress the oyil."

"It cannot be were than in China," answered Bruce,
"where all sorts of dedges are resorted to in order to
import, or rather smuggle, these dangerous drugs. I
remarked that when we landed we did not find so
many hotel touts hang about us as is the case in other

porte. How do you account for this?"

"The reason is that Bomhay, for its size and importance, is still peerly provided with hetels. The two or three important oces that we have are always full in the season, so that there is hardly any competition, as in Enropean norte."

"Is this also the reason why botel charges here are so high?"

"I beliove it is."

"On the whols, how do you find life in Bembay,

Forbes?"

"Life in Bombay is very dear—house rent, fer instance, ie very high; all then occessities of life are very exposive. Clething in Bombay is many times dearer than in Peris—in fact, even dearer than in London. I have met many persons whn think that life in Bombay, in every respect, is as dear as, if unt dearer than, in London."

I heard something about it in China. I met some American tourista, who have been all over the world, and they supressed the upinion that Bombay was one of the dearest places un earth, where one is shamelessly fleeced

everywhere."

"I am serry that Bombay has earned such an nnsnviable reputation, but I am afraid there is some truth in it. When I came here twenty-two years ago it was not so. People were then more reasonable, and did not take such advantage."

"How do you account for this?"

"This is due to the after-effects of the War. That calamity introduced a strong tendency to profiteering, which has never disappeared, and is not likely to. Once the price of an article has gone up here, it never comes down. The Indians do not seem to perceive that such a policy is harmful to their own interest. The truth is that they are very greedy for money."

"You were telling me that a few years ago the Ballard Pier was non-existent. All these improvements, then,

must be of very recent origin?"

"Yes; all these are of recent date. The Pier and the Alexandra Dock, next door, were constructed just before the War. You will hardly believe it, that over there, where the Mole is situated, was a shallow and rocky strip of sea, where even small boats dare not venture. The Port Trust of Bombay has transformed this part of Bombay, as well as other places in connection with the improvement and enlargement of the harbour. The city owes it a good deal in this respect."

"I can see that."

"Fifteen years ago there were only two docks in Bombay—the Prince's and the Victoria Docks, which are situated further up; but the commercial expansion of the city was so great and rapid that these two docks proved insufficient to cope with increasing shipping; considerable dock extensions became necessary, and it was resolved to construct the Alexandra Dock. Where once rocky and shallow foreshore existed there are now the finest docks in the East. Large steamers can be berthed in this dock; powerful cranes have been erected, commodious sheds have been constructed, and all modern marine requirements are available. There is a large dry dock, named the Hughes Dock, which can accommodate any ship afloat."

THE ALEXANDRA DOCK AND MALARIA

"Did it take long to construct this dock?"

"Not very long. Unfortunately, its construction brought nu a widespread and sovere epidemic of malarial fever, which the city has not quite been rid of yet. When the work was in progress honses in this locality were deserted; even the Enropean General Hospital, which is close by, suffered very badly from this securge of the tronics."

How do you eccount for the fact that the construction of a dock brought ou such a disease as malarial fever, which, thoy say, is caused by a certain variety of

mosanito?"

"I think science has clearly proved that malarial fover is, indeed, propagated by n variety of mesquite called Anopheles. That is to sar, it has been proved that the Anopheles can and do transmit the disease from one person to another. I am, however, quite sure that we are still uncertain, or rather unacquainted, with the origin of this disease, as also with that of many others. But let me not digress; this question will involve us into a long discussion, which may take much of our time."

"I am really very interested in the subject; if you do not mind, please explain what makes you think that we do not yet know the origin of this disease, considering that the measuite theory is so well established."

"The mosquito theory explains only the mode of transmission, and nothing else. I bink it is well established that a person suffering from malarial fever harbours in his blood the parasite which causes the disease. If an Anopheles hites him, it draws out the parasite with the blood; the organism undergoes a transformation in the stomach of the insect, and should it hite another person it injects the transformed organism in the blood stream of ite victim, where the parasite undergoes still further development, and thus causes him to get the disease. The important question is, Where and how did the first man get the parasite in his blood

to communicate it to the mosquito, and the mosquito to another man, and so on? This organism must have originated somewhere in nature; we have still to discover where."

"Where do you suspect it must exist?"

I suspect it comes from the soil; and consequently the telluric theory of malaria, held by former scientists, seems quite correct, though we cannot demonstrate it. This would explain why epidemics of malaria always burst out in the tropics, where extensive excavations are This has been observed in many parts of carried out. the world-we may say the same of the origin of other diseases. Take the plague, for instance; rats get infected, and their fleas, after sucking their blood, bite human beings and communicate the disease to them. Where did the rat get the germ?"

"What kind of organism is the parasite that causes

malaria?"

"Scientists say that it is a sporozoa, a very elementary organism. There are in nature many organisms like it; for instance, the Coccidium, which has been found in the blood of many animals, such as rabbits, birds, and some insects. The Coccidium Schubergi undergoes transformation, known as sporulation, which is identical with that of the plasmodium of malaria."

"This is an interesting problem indeed. As regards malaria, would not extensive diggings favour the formation of pools, etc., where a greater number of mosquitoes

than usual would breed?"

"I don't think that this theory holds good. Take the case of Bombay as an instance; here we have an annual rain-fall which is about seventy inches. During the four months of the rainy season water is to be found all over. in which mosquitoes can breed by the million. though malaria was certainly endemic before the construction of the dock, it never assumed such epidemic proportions in the city till the excavations were begun in the dock."

"Yes; that is strange, and yet it is an established fact that the clearing of certain places of mosquitoes has. rid such places of malaris, yellow fover, end other allied diseases."

We have no evidence yet that, if extensive diggings were undertaken in those places, malaria would not reappear. Do you know that malaria does not appear where the soil is marly, even if extensive diggings are nndertaken?"

"Ldid not know that. What, then, is your theory

about the origin of malarial fever?"

"I have no theory beyond a firm belief that the germ of this disease exists in the soil, end that it can find its way in human beings. I have been much impressed lately with what Professor Tissot of Paris recently read at the Académie de Médecine of thet city."

"What did he sey?"

"Professor Tissot says that he helieves he has diacovered the identity of many hacilli, such as those of oholera, typhoid fever, tuberculosis, Malta fever, malaria, oto., with certain monlds that grow in nature. To my mind, this is a hiological question of the greatest importance, and if Professor Tissot is right it will throw much , light on the question of the origin of diseases. Those who have studied the question of the cripin of life from the evolutionery standpoint are more likely to better appreciate this alleged discovery of Professor Tissot than those who have not. It is quite possible that the malarial parasite begins its existence in the soil in the form of a mould, probably as an ultra-microscovic organism such as the germ of small-pox, for instance. From these it gains admission into the human system hy some unknown channel, where it undergoes evolutionary development until it becomes a plasmodium, and lives on the blood corpuscles of its host, and thus causes the dread disease. Lake all new theories or hypotheses. Professor Tisset's communication has met the usual fato at the hands of the scientists. Some call it a 'midsummer night's dream '; but this ought not to disturb us. Even Professor Lavoran's discovery of the plasmodium, in 1884, met with a good deal of scepticism, especially in Italy, where it was fiercely opposed."

"I understand your meaning now. It appears to me after this that sanitary science and bacteriology have still a lot to learn, despite the immense progress they have made."

CONTINUATION OF THE EXCURSION IN THE HARBOUR

"It is getting late; we must hurry on if we wish to inspect the harbour thoroughly to-day. Let us make a move in the direction of the Victoria Dock. We are now passing the Carnac Bunder, which is mostly meant for country craft and coasting vessels. This is the Victoria Dock, and the adjoining one is the Prince's Dock. These two docks were constructed about sixty or seventy years ago; at that time they were thought to be quite sufficient for the rising commercial business of the city. These two docks can accommodate vessels of moderate dimensions; and there is also a dry dock, called the Merewether Dock. The clock tower over there is over the main gate of both docks. Continuing our journey further up, we come to Mallet Bunder, used by small craft loaded with local products. are the Port Trust Workshops and the British India Dock: and further up is the old P. and O. dockyard. small jetty you see there was constructed for the convenience of the passengers of that line. It is there that they used to land or embark in those days. The P. and O. workshops, and some of their buildings for their officers, are still at Mazagon. From this point, if we continue our journey inward, you will have an idea of the further activities of the Bombay Port Trust. Here, for instance, is a well-constructed sea-wall, where small craft and barges can approach. Formerly this was a swamp in which logs of teak wood were allowed to season; it was also known as the cemetery of old steamers sold to be broken up. This place was known as the Kassara Basin."

"What are those two tall chimneys over there? Is

that a factory?"

"Nn; it is the Pnwer Hunse of the Bombay Electric Supply and Tramwoy Co. It is here that the electric power for the city of Bombay is generated and stored. Of late some mills in the city receive their power from . the Toto Electric Works. This enterprising company lias harnessed the water falls of the Western Ghauts, about eighty miles from here, and constructed a powerful electric nlont which in time will supply all Bomhay with electricity. Formerly the abundant rainfall of the Ghouts went to wasto."

"How for does the harbour extend?"

"Tho Bombay Harbour is an orm of the Arabian Sea, which axtends far inland. If we follow this foresbore, we can go right up to Sewri. All along wharves have been constructed : cotton, hay, nil, coal, and other commodities are hardled here. The harbour extends eastwards for miles, and there ends in swampy creeks. If we go up to voeder bill, the Trombov Hill, we shall reach the northern limit of the harhour. From there the sea becomes more and more shallow till it reaches Thona and Kolvon."

"I see a fine huilding at the feet of that hill; who lives

there?"

Nobody lives there; this house was constructed by a Porseo millionaire who seldom resides in it. I helieve it is a fine house. A pier has even hesn constructed to focilitoto the landing."

An ideal place for a picnic, is it not?"

"The well-wooded place you see over there is the Elephanta Island, famous for its caves cut in the solid rock. It is worth a visit. We shall, if you like, devote onother day for an excursion there. The other island, more to the south, is Uran, where there were distilleries formerly. Of late the Parsees are trying to colonize ths ploco. Butcher's Island, on which is the wireless station, is close by; and far away are the highlands of the mainland. A miniature island near the Ballard Pier is called the Middle Ground."

"Well, I must odmit that the harhour is not only fins,

but is also very large. It seems to me that hundreds of ships can be anchored in it. Is it very safe during the Monsoon?"

"Yes; when the Monsoon is abnormally strong there is often a strong swell, which, though never dangerous to ships, may prove troublesome to small boats."

THE ISLAND OF ELEPHANTA

It was more than a week after the excursion in the harbour that Forbes found time to go to Elephanta, which lies about six or seven miles to the east of the harbour.

"Now that we are in April, it would be advisable to start early in the morning, before the sun is too hot; if we go by a steam launch we could be back before lunch."

The next day they set off from Apollo Bunder at seven a.m. A delightful north-east breeze made the trip very pleasant; the sun was just appearing over the low hills of the eastern horizon; already its golden rays were kissing the ripples of the water, making the bay appear like a golden lake. They passed a few steamers that were at anchor on the way, and also the Island of Uran. After half an hour's steaming the island was reached. The landing place, which is on the north-west side of the island, is almost hidden by mangrove shrubs, which extend far out to sea. A long line of stone blocks form the pier, which is fully two furlongs in length. Having at last arrived at the foot of the paved ascent, Forbes said: "You will have to do a bit of climbing, Bruce; I hope you are strong-winded enough to stand it; otherwise there are coolies who could carry you in a chair."

Bruce preferred to do it on foot, and they started climbing the flight of steps at once. It was rather a tiresome business, and they soon felt very hot and out of breath, though the ascent is shaded by tall, leafy forest trees, which gave a delightful sylvan aspect to the place. As they ascended higher beautiful sceneries opened all round, which were very pleasant to contemplate. Bruce was delighted to find so secladed and peaceful a spot so near husy Bombay. At the top of the stairway is a hungalow, inhabited by a custodian, who issnes tickets of admittance to the caves. Light refreshments are obtainable, and there is also a rest-house for the convenience of visitors.

"It is rather strange," remarked Forbes, "that this delightful and restful place is not more patronized by pionickers. It is an ideal place for a day's rest, amid such lovely scenic surroundings. Most of the visitors to this place are travellers from distant lands. The public of Bombay rather neglect it, and profer to go elsewhere for their pleasure trine."

"Yes, it seems to me," replied Bruce, "that the place is rather neglected; you do not even seem to have a

regular hoat service to it."

"This, probably, must be one of the reasons why this place is not more popular than it deserves to be. At presont one must hire a host and keep it the whole day long if one desires to spend the day on the island. Such a pleasure trip in the long run hecomes rather expensive, and many cannot afford it. If this was in Europe it would have home a different look. There would have been a regular boat service for excursionists; restaurants and other conveniences would be found everywhere. Even such an insignificant island as the Chateau d'II in Marseilles has a regular boat service to it from the Cannehiere which is never idle. Dumas, as you know, has immortalized the dungeons of that island in his famous novel Monte Cristo, and the public are never tired of visiting them."

The caves were visited, and proved very interesting. They are helieved to contain one of the most noted collections of Hindu carvings in existence. At first one feels a little awkward in the semi-darkness, but the eyes soon get accustomed to the gloom, and the view of the delties of the Hindu Pantheon becomes quite clear.

"I dare say you are siready acquainted with most of

these deities, Bruce. I hope that the brass models of the Indian gods and goddesses, which I used occasionally to send you, have made you familiar with some of them. Here, for instance, is the Trimurti or Dhatatray, the Hindu Trinity, representing Brahma the Creator, Vishnu the Sustainer, and Shiva the Destroyer. The Hindu Trinity is also represented as a man with three heads." (This made Bruce remark, rather irreverently, that there was more sense in thus depicting the Trinity than the Christian idea of the same, which remains unintelligible, despite all the ingenious attempts of learned theologians of all times to explain it.) "Other carvings represent the members of the Trimurti singly."

Forbes drew attention to Brahma, the central head of the Trinity, which is now seldom worshipped. "It is said that there are no temples dedicated to this god in

India, except one in Northern India."

"How do you account for this?"

"Brahma, the Creator, represents Nature, which is incomprehensible—the mind cannot picture him. Here, again, the Hindu idea is more rational than the popular Christian idea of God the Father. Pictures represent him as an old, bearded man, while religion teaches that he is a spirit without body, parts, or passions. The carving of these deities in these caves is remarkably good. The severe look of Rudra, or Shiva, is striking; so is Vishnu, who looks westward, holding a lotus flower in his hand. That shrine in the corner there is known as the Garbha or Lingam Shrine. Phallic worship seems to have been the particular form of worship in these caves."

"As you must have remarked, most of these shrines depict Shiva, the Great God or Mahadeo, in some form or other. This important god of the Hindus bears also the names of Rudra or Shanker. Here he is represented with Parvati, his wife, who is also known as Bhawani, a very cruel goddess, who rejoices in bloody sacrifices. The Thugs—a kind of highwaymen, who used to strangle their victims with a handkerchief—invoked this goddess on the Dussera festival for the success of their abomin-

able occupation."

"I wonder what tragedies were not enected in these gloomy recessos." eard Bruce, with a shidder

"I dare eas over this very altar in front of its saerificos must have been frequently offered. This representation leaves us no doubt shout it. Let us oxamine it well, and you will understand it clearly 'Tho central figure depicte Bhairave which means Horror, an avatar of Rindra or Shiwa. A skull end cobra adorn the tall head drees and a string of skulls hangs from the left shoulder. Originelly the figure possessed oight arme, most of which are now missing. Of those though about to strike. The third left hand rings e hell, and the third right hand used to clutch a human victim, below whom the second left hand held a how to estch the blood as the death hlow was deelt '(Newell)

"It is strango' remarked Brece, how humon seen fices were such a regular practice of all primitive religions, not excluding even the Hehrew religion, though

we were taught that it alone was an exception'

"This claim can no longer he maintained, though many are still trying to identify the primitive heliefs of these Hebrows with the most elevated idees the human mind hee conceived."

"Can you tell me anything about the origio of these

oaves?

"Nothing for certain is known Some helieve that they ere of very great antiquity, others think that they are only about 1,200 years old"

"Why is the island called Elephante? Had it any

connection with that quadruped?

"The Island probably owes its name to a hig stone elephant, a carving which was here before the entrance of these caves. It is ead that the Portuguese gave the Island its present name when they saw that carving This stone elephant is now at the Victoria Gardens in Bomhay The old name of the Island was Gharapuri It is helieved thet these caves were carved during the reign of King Banasura of Kanera, one of the Mauria dynesty."

"I note that time has played havoc with some of these

carvings."

"It is not so much time which has spoilt these as actual acts of vandalism. It is stated that the Portuguese, who, as you know, were notorious for their fanaticism and intolerance, broke some of these idols; possibly the Mahomedans, who abhor idols, may have had a hand at the game too. I think we will now have some refreshment, and then make a move."

While they were having a drink a number of natives had collected, and were intently watching them. They attracted the attention of Bruce, who inquired if they

were the inhabitants of the island.

"Yes, they are," replied Forbes; "they hang round us for baksheesh, though they have done nothing to deserve it."

"What is baksheesh?"

"Oh! tips," answered Forbes. "India is the land of baksheesh, and a saheb must be prepared to bestow it liberally wherever he goes."

The return journey was made as quickly as the morning trip, though it was getting unpleasantly hot,

THE APOLLO BUNDER

A few days after the city was visited. Forbes decided to start again at the Apollo Bunder. The residential quarters in the locality were inspected, until they came to the Gate Way of India, which Bruce desired to see

more closely.

"This is the Gate Way of India, which you have seen from a distance. In appearance, from far, it reminds one a little of the Arc de Triomphe in Paris. You know already why it was erected. Don't you think that, situated as it is, at the entrance of this fine harbour, it really symbolizes the door of entry into India?"

"Quite."

On close inspection it proves to be a very neat marble and stone construction. There is a central portal which

gives admittanen on both sides into a fine hall paved with black and white marble. This hall is a favourite resprt of the children of the locality, who can play peacefully under its shelter. In the evenings there is always a large crowd of people round shout this place. Some cume for fresh air; others for a boat sail, which is a favnurite pastlmn with many in Bombay; some to watch the movements of the ships which enter and leavn the harbour, or to see the regatta that is noten held by the members of the Yacht Club. The ceremony of welcoming or sending off big officials takes place here. and such functions are always very picturesque and impressive. It was bere that King Edward VII landed in 1875, when he was Prince of Wales; so did the Daks of Clarence; and in 1911 their Majesties King George V and Queen Mary landed at this very spot, a unique event in the annals of India, which Forhes had the happiness of seeing. The Tai Mahal Palace Hotal, which is close by, is an imposing edifice. The part which faces the sea is the maje budy of the huilding. It is typically oriental in style, with its numerous little haleonics. It is surmounted by a huge doms which has heenme tim most conspleunus isndmark in Bombsy. The other side encloses between two wings a space which is the courtyard of the building; part of it has been converted into a garden. It is the most modern and fashingable botal in Bombay, and is large enough to accommodate a considerable number of residents. It is a favonrito resort with the elite of Bombay, who go there for its tea dancee and other entertsinments. The ground finor is occupied by many shaps.

Adjining it is the establishment known as Green's, which is really an annexe of the Taj. Green's is always a lively place in the evenings, where many people go to have refreshment and meet and entertain friends. In the season it is one of the most fashionable and popular places in the city. All who desire to see and to be seen must of pecessity go there. It is the rendezvous of the racing fraternity during the racing esson. Here the jockoys, always garbad in the latest fashions, generally

have a real good time, as there are enough tip hunters in Bombay to lionize and treat these professionals most liberally for occasional good information. Some cynics even go to the extent of saying that many a race in Bombay is decided here over a peg of whisky.

An attempt is actually being made to create a little garden in front of Green's; a necessity for the children of the locality. There is, however, a fine garden where the cotton depôt formerly was, though the writer is not sure whether children are allowed to frequent it or not. The fine building to the left is the Yacht Club Chambers, for the resident members of the Yacht Club. The rather dilapidated and much-neglected buildings across the road are known as Watson's Annexe, once a hotel, but now tenanted by private families. It is the stronghold of most of the nurses who inhabit the Fort. Following Apollo Bunder Road in a westerly direction, we come to the Royal Alfred Sailors' Home; facing it, a little to the left, is the Majestic Hotel, another fashionable hotel, famous for its billiard tournaments.

THE FORT

Our visitors began their inspection of the Fort by following Wodehouse Road from the Majestic Hotel. This road, which crosses the railway line by an overbridge, goes towards the sea and Cuffe Parade. The only place of importance to see on this road is the Young Men's Christian Association, which owns a handsome building erected in 1906. It is a very useful institution for young men, and it has many branches in the city. Its principal features are a hall, reading-room, library, gymnasium, restaurant, and dormitory. The Young Women's Christian Association, near by, is also another useful institution for young women. It is worked on the same principle as a club.

Forbes explained that, besides these, there were also many other young men and young women associations in the city which have nothing to do with these. They

have come into existence owing to the strong unitative habits of the Indians For instance, there are the Young Men's Khola Association, Young Men's Bohra, Young Men's Hehrew, Young Men's Muslim, Young Men's Catholic, Young Women's Catholic, Young Men's Parsee, Young Men's Hindu, and some others

The Reman Cathelic Church (known as the Holy Namo of Josus), the Roman Catholic archishop's priace, and the convent of the Nuns of Jesus and Mary (that useful educative institution for girls, conducted by the good nuns, who take a real interest in their pupils) are all close to one another The church is a neat edifice, the frosce and mural paintings represent scenes of the New Tostament It was built by the Jesuit Fathers, who

also officiate in it.

Turning to the left is Cooperage Road The Admiralty House is here, and the Cooperage recreation ground is in front Here popular football matches are frequently held Passing a dozen or so of neat residential quarters. one reaches the Band Stand In Mayo Road, which takes a turn to the east at this point is the Royal Institute of Science, which extends as far as the Esplanade Road The Sir Cowasiee Jehanghir Hall is located in this huilding. This almost semi circular building, which is built in the Grecian style, is a hand some one The Sir Cowasjee Jehanghir Hall is the gift of a Parsee baronet of that name In it are frequently held meetings and other social functions that its acoustic properties are very defective

The imposing pile of huildings facing the Oval is the In it are the offices of most of the depart Secretariat ments of the Government of Bombay In it is also located the Passport Office. The building, which is in the Venetian Gothic style, overlooks a small garden,

with the Oval in front and the sea heyood

"If we step across the Oval," said Forbes, "right up to the Bandstand Road near the railway line, we can ohtain a good view of the sea, and of Malabar Hill in the distance The Oval, as you see, is a recreative ground much resorted to by the public "

"This is a very beautiful view," exclaimed Bruce. "Can you tell me why that wall has been constructed in the sea? It reminds me a little of the Colombo breakwater."

THE BACK BAY SCHEME

"Oh! this was constructed in connection with the Back Bay Reclamation Scheme, about which so much noise has been made of late. As you must have perceived already, the island of Bombay is a very narrow one; there is not enough room for such a large population, which is now over a million and a-quarter. Well, the Government conceived the bold idea of reclaiming the sea so as to create more land. It was accordingly decided to reclaim the sea right up from Colaba to Chowpatty. This necessitated the construction of the massive sea wall which has just attracted your attention. The enclosed area, when filled up, would have given Bombay an additional area of 1.145 acres of land. work of such colossal dimensions would naturally cost a good deal of money. It would appear that there have been some serious miscalculations as regards the actual cost when the work is completed. It has now been discovered that it will cost much more than the estimated figures. Moreover, a good déal of extravagance has been brought to light which has justly caused a great scandal. Unfortunately, the opponents of the scheme are now raising heaven and earth to have the work stopped altogether. I believe it has been decided that only parts of the project will be proceeded with, which means that only some specified areas will be filled up. This 'Back Bay Muddle,' as they call it, is not yet settled. unable to tell you what will really happen. In my opinion, it will be a pity and a great blunder to abandon the work at this stage, after having spent so much over it already."

"It would be a folly," answered Bruce, "to abandon the work at this stage, assuming even that serious miscalculations have been made. Such gigantic schemes always cost enormous sums, and never pay the generation which undertakes them. Take the case of the Bonlevards of Parie as an instance. When that scheme was undertaken, there was an outery, and many short-sighted persons condemned it altogether. See what advantage the City of Paris derives from it to-day."

"Unfortunately," remarked Forbes, "the Indian public is rather impatient and suspicious in matters of invest-

ment, and this makes all the difference."

THE FORT

Our visitors next went to inspect the University Building and Library, which are near the Secretarist. These buildings are in the thirteenth-century French Gothic style. The Library Building contains the tower, which is 280 feet high. It is called the Rajabai Tower. The clock in the tower is fitted with a sweetly-chiming peal of sixteen hells. These play sixteen different tunes. which change automatically four times a day. Of late the clock has been frequently out of order. The tower is now closed to the public, ever since a sad tragedy occurred there about four decades ago. Two unfortunate Parsee young ladies were precipitated beadlong from its height, presumably by a booligan. It caused a profound sonsation, which the public still recall with a shudder. Bruce wanted to know some details about the University -how long it has been founded, whether it is a teaching university, and so forth.

"It was founded about aeventy years ago," answered Forhes; "it has about seven or eight faculities, but it not a teaching body. Its functions are to hold examinations and confer degrees on candidates who have heen trained in colleges affiliated to it. This university, continued Forhes, "sims very much to shape itself a Vinstar of the London University, as the French would

say—a rather ambitious sim."

Are its degrees highly prized?"

"A difficult question to answer. People who have taken its degrees naturally think much of them—in fact, they

seem to have an exaggerated idea of the value of the same. A corresponding European degree, however, is still held to be much more valuable, and I have no doubt that many American degrees are far superior to those of this University. I don't think that a degree in Arts here is worth much, and all the other degrees, though conferred after apparently stiff examinations, are not of the same standard as European degrees. Mind you, I say this without any bias. The reasons why a high standard is not obtainable here, despite apparently stiff examinations, are because the system of teaching is different and defective, and most of the candidates for degrees come from unsuitable environment."

"What do you mean by 'unsuitable environment'?"

"India is an agricultural country. Most of the candidates for university degrees are the sons of farmers and peasants. Instead of being trained in professions suitable to their social standing and natural requirements, they all want to become B.A.s, LL.B.s, doctors, engineers, etc., and thus neglect their natural callings. The result is generally unfortunate. But I was telling you why, in my opinion, a university degree here is not of the same standard as a European one. The system of examinations in vogue encourages too much cramming, and is, frankly speaking, stupid. The curricula prescribed are too hidebound, and the critical faculties of the candidates in colleges not stimulated. They have only to follow the prescribed courses, parrot-like, and nothing else. With such raw materials as generally come from the districts, it is difficult to instil culture in them, and consequently there is little or nothing of it in the colleges. Many of the examiners are inexperienced young men. They attach far more importance to theoretical than to practical knowledge. In a country where the people have a marvellous ability to memorize written words, such a system leads to worthless cramming and untrue results. A candidate may pass an examination to-day, securing brilliant results, and a few years after he turns out to be a worthless, neurasthenic wreck, who has forgotten everything he once learnt by heart."

"Well, I other, you must admit that oven in England very much the same system prevails. As you know there is already an outer, against this at home

"I dont dony this But there at least, the college training is a different affair, the candidates come from different social strata. It is true that the cramming encouragement is as much to be deplored in England as here. It is however, a system which the Indian loves, because it is the only one which enables him to score litch marks in examination mapers.

"In England as well as hero?

"Yos, in England as woll as hore

"I am also of opinion that, as far as possible, the examiners shoul! he strangers to the city

What makes you think so?"

"Well, you know what human nature is There are many persons here who rightly or wrongly, are suspicious that undue influence is often brought to bear or some of the examiners, and that a good many candidates pass more through influence than on merit With strangers as examiners this would be set at rest.

"Do you mean to say that the symmations here are

unfair?"

"No, I don't mean that I mean that many people believe that strong temptations are put in the way of some of the oraminers who are surrounded by friends relatives and castowallabs." It is well known that many Indians will do any thing to get a university degree They over go to the extent of stealing university papers as often happens elsewhere in India. They think nothing of approaching the examiners, directly or through friends, to influence their decisions.

"I remark," said Bruco "that people here appear to he very fond of academical titles Some of your doctors, for instance have most of the letters of the alphabet on

their signhoards which often are as hig as doors

You must understand, replied Forbes 'that Bomhay is still in a stage of intellectual transition People are just heginning to understand the value of education. The half educated are always deeply impressed by a show of academical titles. Every one who has a degree never fails to put the letters he is entitled to after his name. For the same reason many doctors here exhibit their diplomas in their shops after the fashion of trades people in Europe. Probably they do not know yet that it is unbecoming to do so. Another strange feature here is that people think more of a high-sounding degree or diploma than the real ability of its possessor. All this, of course, is due to a false valuation of things."

The High Court was the next building examined. This pile of buildings, which are also situated in Mayo Road, are as imposing as the Secretariat, though the style is different. It is the early English-Gothic. Here justice is dispensed by six or seven judges, more than half of whom are Indians. The chief judge is a European.

"As you know," said Forbes, "the Indians are very fond of litigation, and consequently the Courts are always-busy. There are a number of barristers here who have a very lucrative practice; and, to judge by their number, the profession of solicitor seems also to be very paying. All the same, I think that the legal profession here is as overcrowded as the medical. Only barristers and advocates can practise in the High Court; the pleaders, who are Bachelor of Laws and Arts of this or other Indian universities, can practise in the Appellate Division and in the Police and Small Causes Courts."

"Are the Indians good lawyers?"

"Yes; it is remarkable what a fine grasp of the law many of them have. Their command over the English language is often wonderful. Perhaps you are aware that the best orators in India are generally lawyers?"

"They are also very fond of politics, are they not?"

"I am afraid they are. Many of them are very fond of agitating for real or imaginary grievances."

"Are there no European lawyers here?"

"Yes; there are a few. In the past they used to do very well here; of late a good deal of work goes to Indian barristers of repute. This may be due, to a great extent, to the sectarian tendency which is apparent everywhere in these days."

Forbes pointed out the Telegraph Offices on this road In front of them, on the maidan, are two wells, the water of which is reputed to have extraordinary virtues It would appear that they have just discovered that it contains a small crustacean, the cyclop, which infects one with gninea worms.

A few days after their exension down Mayo Road our friends visited the Prince of Wales Moseum, that imposing huilding in the Indo Saracenic style collections of this museum are not yet complete, but as it is it is well worth a visit. It is in charge of an intel ligent young curator, who is taking great pains to make this museum worthy of an important city Rampart Row. that once important thoroughfare of the city, was visited, many old offices are still on this road, among others the well known firm of Messrs E D Sassoon and Co Starting from the Sir Cowasies Jehanghir Hall. onr visitors saw the Elphinstone College, in which is also located the School of Laws, the Sassoon Mechanical Institute, the Army and Navy Stores, the Equestrian Statue of the Prince of Wales, familiarly known as "Kala Gora" until they reached the hullding known as Watson's Hotel

"This building," said Forhos, "was once a hotel, ood of the first to make its appearance in the city. It has now heen converted into residential quarters and offices, though there is still a har on the ground floor."

'What an ideal place for a good restaurant," exclaimed Bruce "How is it that Bomhay has no restaurants

such as we find in European cities?"

"The reason," replied Forbes, "is that soch an establishment may not pay here The commonties likely to patronize such a place nre not large enough It is possible, however, that a well conducted restaurant, in the style of Lyons' in London, may pay an enterprising person."

"How do people who work in the Fort macage for

their lunch?

"They do as heat they can Generally their meals are sent to their offices, some of them find some kind of

meals or other in eating-houses; the poorer classes patronize the Irani shops, which style themselves restaurants, but are mostly filthy dens where poisonous stuffs are sold."

"I think that in this respect Bombay is behind Shanghai. There we have a number of decent restaurants

where a European can get a good meal à la carte."

"I agree with you; in Bombay innovations of this nature are slow to come into existence. They are much better off in this respect in Calcutta. You must remember that Bombay is, properly speaking, a typical native city. The majority of its inhabitants are Hindus and Mahomedans, who do not eat European food."

The establishment of Messrs. Cornaglia & Co. was visited. Bruce admired it very much, and thought it very creditable that foreigners like the Italians should venture so far to try their fortune. The excellent tea and pastry for which this establishment is justly famous were much appreciated. There is also in Church Gate Street a similar establishment, also owned by an Italian, Messrs. Mongini Brothers, which is famous for its wedding cakes and ice creams. These two establishments are very popular in Bombay, which would be much poorer without them. There is yet another Italian store in Medow Street, which sells excellent provisions. Bruce thought that the Esplanade Road, with its many offices and banking establishments, looked very nice. They also visited the Currency Office.

"Are all these banks prosperous?" asked Bruce.

"They are so close to one another that there must be

keen competition among them."

"They all seem to do well, and they are all respectable houses of long standing. The Comptoir National d'Escompte de Paris has been established here for a very long time. In the building opposite are the National Bank of India and the Mercantile Bank, which are very old establishments. The same may be said of the Eastern Bank of India, which is further down, and of the Bank of India, which is opposite the Floral Fountain, which you can see from here. The Chartered Bank of

Australia, China, and India and the Central Bank of India are also on the Esplanade Road The Hong Kong and Shangbar Bank, which you know already, is in Hornby Row The Imporial Bank of India, which has several branches in the city, has a magnificent huilding of ite own in Apollo Street, near the Elphinstone Gardene"

"Is it true that the Central Bank of India is au Indian

managed concorn?"

"Yes, it is a very prospernie concern, under the management of a Parsee gentleman who is a very elever banker."

Our friends visited Medows Street, and noted that this narrow artory is gradually undergoing transformation. The time is not far distant when the relie of old Bombry will disappear and make room for a more modern road and eautery buildings.

"Have you any Stock Exchange bere?

"There is an association called the Bombay Native Share Bazar, which is situated near by in Dalal Street It deals in shares and stocks During the War it was a very busy place, but now its activities beye slackened a good deal, as many have bornt their fingers there in

reckless epeculations over mill shares"

From the Floral Funntain, once a playing fountain, but now dry owing to anti-malarial messures, the fine avenue known as the Esplanade Road divides into two hranches That branch which goes towards the Victoria Terminns is known as Hornhy Row, and the other, which retains the name of Esplanade Road, continues as far as Dhohitalao A fine marble etatue of Queen Victoria, Empress of India ie nn the Esplanade Road at its junction with Mayo Road Near by is the Bombay Gymkhana This locality is very pretty The huildings on Wandhy Road, which begins here and ends on Hornhy Row, opposite the Railway Statinn, and other streets in this locality, remind one of Europe The fine hailding of Mr Tata, in real Parisian style, ie very noticeable In front is the Maidan, a large piece of open ground reserved for recreation ' Here are to be found hundreds

of schoolboys and others playing cricket and other games. The annual Quadrangular Cricket Match, between the Hindus, Parsees, Mahomedans, and Europeans, takes place on this Maidan. It is a great sporting event of the year, and is witnessed by a considerable crowd of every caste and creed.

"Would you like to see a hockey match? The season is on, and will soon be over. The Aga Khan Hockey Tournament is being run at present, and it will be interesting to see a game, as it is a very popular event, which attracts a large number of spectators."

A HOCKEY MATCH

Bruce thought that it would be very nice, and accordingly it was decided to see a match between a Muslim team and a Railway team the next day. Both were visitors from up country, which had entered for the Tournament. As this was considered to be one of the most interesting matches of the season, a large crowd was expected, and in order to secure seats our visitors were early on the scene. The Tournament was held on the grounds of the Bombay Gymkhana, which is a part of the Maidan on the Esplanade and Waudby Roads. Temporary stands were erected, capable of accommodating a few thousand spectators. Ten minutes before the play started the stands, despite the heat and the burning sun, were already That facing east, shaded by a screen, was the first enclosure; and the opposite side, quite exposed to the fierce April sun, was the second. On one side of the field, facing a goal, well protected by nets, was the front of the Gymkhana building, which was occupied by its members; the other side was free ground, and was occupied by an enormous standing crowd, which gave the police a busy time to prevent them from invading the field. Great excitement prevailed; the Railway team was evidently the favourite, and already their numerous supporters in the second enclosure were showing signs of impatience. Words of encouragement were shouted: some every now and then uttered coarse withcisms, which many seemed the enjoy immensely. By that time the crowd had gruwn enirmonsly. It was a fairly representative gathering of the different communities of Bombay, though the Enropesn, Anglo Indian, Indian Christisn, and Parsee elements predominated. There were also some Hindus present, and some Mahomedans, scattered here and there in the crowd, had evidently come to see their co-religiously plants.

Just two minutes before play, which was due to begin at 5 30 pm, the first enclosure also began to show signs nf enthusissm The turf was besutifully green and level. and this motley crowd, stirred in all imaginable colours. presented an animated scene As the respective teams took the field thunderous applause broke forth from hoth the enclosures, and some players were greeted by The Railway men, in their white shorts and yellow jerseys, appeared a well trained lot Most of them were Angle Indian lads, some fair as Europeans, and others more or less swarthy The Muslims were all swarthy lads, physically not well developed, but as numble as one could expect In a twinkle they were all in their respective places, and ready to start Almost immediately the sharp whistle of one of the referees started the gamo Tense excitement prevailed, and for a while the play was almost mid field 'Go nn, the Rsilway," was heard on every side The Muslims then got the better of it and invaded the Railway territory With a well combined movement they sent the ball within striking area, but nothing materialized, as the Railway, amid deafening cheers, managed to clear The cheering and applause were followed by a habel of voices from the second enclosure "Buck np, the Railway, put it across them" And occssionally a high pitched voice could be heard shouting "Show the niggers your worth' This caused a good desl of merriment, and many others repeated the In the first enclosure, also, msny remarks were heard, and a number of people especially ladies, could be seen ill at ease when the Muslims appeared particularly dangerons Any individual good display by

the Railway side would rouse tremendous enthusiasm, cheering, and applause. Ten minutes had already elapsed, and neither side had done anything remarkable. At that moment play was confined to the Railway territory. The Muslim centre-forward then received a fine pass from the outer-right, and scored the first goal with a terrific shot. A few sportsmen, and evidently the Mahomedan and other non-Christian spectators, applauded, and shouted, "Fine shot!"

Not a sound escaped the numerous Railway supporters; they appeared glum and dumbfounded; and not until the ball was in play again could their voices once more be heard, urging the Railway men to equalize. Now the ball was transferred to the Muslim goal area; a corner was declared, which sent the crowd delirious with expectation. "Now is your chance," they shouted. "Buck up the Railway; thrash the niggers," they further shouted. But, despite all this, they were doomed to disappointment. The Muslims defended too well to allow the other side any chance. Again the ball was in the circle, success seemed at hand, encouragement was deafening. But, somehow, the Railway men fumbled, to the great disgust of their supporters. Young women screamed, and others were now and then uttering the cry of "Shoot, shoot, you idiots; hit him on the legs." And some even went to shout: "Hit the bally niggers."

By this time it was evident that the Muslims were a better-trained team, and the better of the players. Despite all their efforts and the encouragement they received, the Railway men could not score. Just before half-time the Muslims again scored, amid the same dead silence. On resuming play after half-time, the Railway men appeared to have made up their mind to change tactics. It was no longer the smooth, pretty play one had so far witnessed, but it was a hard-hitting and reckless game, which, after all, did not help them much. The Muslims, on the other hand, were always cool, and played pretty hockey—a sight rarely seen in Bombay. Their stick-work was beautiful to witness, their short passing, and dribbling excellent. The Railway men by now had

lost all hope, and their supportere were giving vent to their feelinge. A young, much-painted woman appeared very excited and indignant. Though it was clearly hopelese to expect the Railway to do the impossible, she was hysterically shouting: "Go on, you fools"; and every now and then would shrick in a most nnpleasant manner when a Railway player had the hall. The game soon ended, with the scoring hoard recording:—

MUSLIMS.....2 RAILWAY.....0

The Muslime had won. The crowd was crestfallen, and soon after began to disperse. As soon as the game was over Bruce said: "These people appear to he a very unsporting crowd. Why, they even soon angry that the.

better team has won. What nonsense is this!"

"I admit," replied Forbes, "that it was not an editying sight to see these people behave so stupidly. They are, undoubtedly, partizans and not sportsmen. Unfortunately, there is a certain class of people in this country who think it is the proper thing to call an Indian a nigger, and other disparaging epithete, whenever an opportunity offers itself. They believe it is very manly to show in public how they deepise an Indian. In doing this they only foolishly imitate some Europeans of low hresding, who imagine that their white ekin givee them a great superiority over other people. Generally, these people are too ignorant to know better. You must not think, of course, that all Europeans and Anglo-Indians behave like thie in India."

"I am glad to hear thie, because euch contemptible hehaviour and ridiculous attitude would be very disastrous to all concerned in the long run—fostering racial hatred,

for instance."

"I quite agree with you. It is on account of this that many Europeane are unjustly disliked in India."

FROM HORNBY ROW TO CRAWFORD MARKET

Hornby Row, from the Floral Fountain, is one of the most important thoroughfares of Bombay. On both sides are important shops and offices until one reaches the Railway Station, the terminus of the Great Indian Peninsula Railway. The offices of Messrs, Thomas Cook and Sons, the world-famous shipping agents and bankers, are on this road. Messrs. Whiteaway & Laidlaw and Messrs. Evans & Fraser, the two best temples of Dame Fashion in Bombay, are also situated here. In a byelane behind is the Excelsior Theatre.

THE VICTORIA TERMINUS

The Victoria Terminus, as this Railway Station is known, was opened in 1887, and named after Queen Victoria. It is the headquarters of the Great Indian Peninsula Railway. It is a most magnificent station. which some think is one of the finest in the world. architecture is nondescript, though some fancy it is in the Italian Gothic style. It may be so, but the superfluous ornamentation masks much of its external beauty. The offices are on the upper floors; on the ground floor are the waiting and refreshment rooms, booking, telegraph, and other offices. There is a good restaurant. conducted by Messrs. Brandon & Co., on the ground floor. The columns are of beautiful Indian marble and granite. Trains for Central India, Southern India, the Puniab and Bengal start from here. The station is also the terminus of local trains, which run as far as Kalyan, about thirty-three miles from here. An electric train, like one of the tubes at home, now functions between this station and parts of the suburbs.

THE MUNICIPAL OFFICES

Opposite the Victoria Terminus are the Municipal Offices, an imposing building surmounted by e tower which is conspicuous ail over Bombay. This building occupies Hornhy Row on one eide and Crnickshank Road on the other. In front of the main porch is the etatus of Sir Phoroshah Mehta, a distinguished, publicspirited man who did much for the city, and who reised the Municipal Corporation to its present high level. this building are held the meetings of the Bombay Municipel Corporation, a hody which corresponds with the London County Council. Its members are elected and nominated. It is a useful body, though some of its members are extremely garrulous, entiquated, end obstructive. It is responsible for the municipal governmont of the city. The executive functions are carried out by a commissioner, under whom are a number of other high officials, such as the heelth officers, the sanitary, water, and road engineers, the chief accountent. and others.

"How is it that you have some undesirable members

in the Corporation of each a fine Municipality?"

"Our elective system is the cause of it. Many are elected as members of the Corporation, not because they are the right men in the right place, but because the majority of electors in the wards are of their castes or nationality. The olections here are a pure communel affair, and a perfect farce."

"I remark that Bomhay has some very fine roads."

"Yes; we are beginning to have some good roads, but these are to be seen only in the more important perte of the town. In the native town there are still some had roede which romind one of what all the roads in Bombay were only a few yeare heck."

"Heve you a good water supply in Bomhay?"

"Yes; the Mnnicipality has, after enormous expense, provided the city with a very good supply, derived from for away hills. The hill springs heve heen dammed end converted into lakes, and the water is conveyed to the city in large mains. Before distribution it is chlorinated and filtered, and samples of it are frequently examined bacteriologically. Till recently the supply was insufficient; but the Tansa main (Tansa is one of the three lakes which supply the city) has been doubled, and now we receive a plentiful supply all day long. You will have an idea of the magnitude of the task to provide Bombay with good water when you come to know that Tansa, the most distant of the lakes, is about eighty miles from here, and Vehar, the nearest, about twenty."

"Indeed! How did the city manage before this?"

"They had to depend on wells and tanks. tanks, some of which I saw before they were filled up, were abominably polluted and filthy. One of them is still in existence in the native town, which I hope to show you one of these days. Small wonder, then, that severe cholera epidemics frequently visited the city in the past, and that enteric diseases were very common. The city has also greatly benefited since drainage has been introduced, in the teeth of opposition. We have still our shortcomings, as you will see for yourself when we visit the native town; but, on the whole, Bombay can justly claim to be the 'Urbs prima in Indis,' which is its proud motto."

HORNBY ROW (continued)—THE CRAWFORD **MARKET**

Our visitors continued their inspection of Hornby Row till they reached the Crawford Market. On the way they passed the splendid printing press of the Times of India, located in its own fine building. Bruce was interested to see this reputed printing establishment of the East, as good as any in Europe.

"Is the Times of India," he asked, "a powerful organ in Bombay? Are there many newspapers in the city? Are the inhabitants fond of reading?", and so forth.

Forbes replied that the Times of India is the oldest

and the most influential newspaper in the city. It has a very farge circulation in Western India, and perhaps all over India. "I have always found it an impartial and well informed paper, conducted by very conscientious people. Of course, you must understand that in a country like this, where all sorts of political opinions provail, it is not possible to please everybody. are some who think that the Times is anti-Indian, but I don't think so. I have known this paper from the time it was located at Church Gate Street, and I think I can safely say that it has always esponsed the canse of India in the right spirit. It has also an illustrated weekly number which is very popular and widely read. The Evening News of India ie an evening paper connected with the Times. The Indian Daily Mail is also an evening paper. It is well printed, with excellent pictures. Its views are moderate and progressive, with a strong Indian leaning, which is as it should be. The Bombay Chronicle, a morning paper, ie a Nationalist organ; that ie to say, it represents the viewe of those politiciane who are impatient of a gradual reform. It advocates a rapid Indianization and the establishment of Home Rule. It criticizes the hnreaucracy fearlessly, though not always wisely. There are a number of vernacular papers which represent all shades of political opinions; some of them are very sectarian and decidedly hostile to Western ideas. Indian newspapers are too full of political topics. In the end, it becomes tedious to read nothing but politics. The Indian public seem to like it; they take very little interest in intellectual topics. The general public feed on cheap novels, and abhor serious reading. The number of the reading public is increasing every vear."

The Anjuman-i-Islam, or Mahomedan College, was the next institution inspected. Bruce was interested to know whether the Mahomedans take kindly to Western edneation. Forhes replied that education is not spreading so rapidly among the Mahomedans as among the other races, though there is a distinct improvement in this direction. The Moulvis, or spiritual leaders of the

Mahomedans, in India as elsewhere, are suspicious of Western learning, and would do all in their power to oppose it, which they often succeed in doing.

"How strange," remarked Bruce, "that the Mahomedans should have become so backward when it was the

Saracens who encouraged learning in the past."

"They have become besotted by too much religion. Les affaires de ce monde ne les concernent pas,' as the immortal La Fontaine said. They are too interested with the next world to trouble about this one."

Bruce admired the well-kept and shady compound of the School of Arts. Mr. Rudyard Kipling was born here. After passing a number of shops in the building known as Sitaram Building, they reached the Crawford Market, the most important market in Bombay. Looking at its clock tower, Bruce exclaimed: "I am afraid this clock has stopped; it is now nearly six o'clock by my watch, and I see that it only indicates 5.15."

"This clock," replied Forbes, "keeps the Bombay

"This clock," replied Forbes, "keeps the Bombay local time instead of the standard time, which is thirty-

nine minutes in advance of the local time."

"What's the object of having two different times in

the city? It must be very confusing."

"It is. When the standard time was introduced some years ago the Municipality objected very much to it. Some of its old-fashioned and bigoted members raised all sorts of frivolous objections against its adoption. They even maintained that it would interfere with the religious habits of the people, and so forth. In the end the Municipality decided to keep the local time in all its establishments, and it has remained so ever since. In this country one has only to raise the question of religious objection to see everything give way before it."

"I am amazed at this. Do you mean to say that the members of the Bombay Municipal Corporation could be

so benighted?"

"Not all; but some were. Even now some of its members are still very retrogressive. I have told you already that some of them are very obstructive and garrulous—ā habit which interferes very much with the amooth working of that body. The fact is, the Indians dislike innevations, however hangfeial they may be. While you are beta yan may one day hear come lively debates in the Corporation which will make you langh. Yau will then have an idea of the ways of the East."

Bruce thought that the fruit stalls were very interesting, and the meat and fish markets very unpleasant places an account of the smell. There is room for Improvemoat hero which might rid the Bombay Market of one of its most unpleasant features. Forbes explained that fruits in Bombay wars vary dear, though not so wholesome. Oranges, mangoes, enstard-apples, some varieties of bananas, and chicoos were among the best fruits abtainable here. Our visitors were soon surrounded by scores of beggars, some of whom exhibited the most loathsome diseases and infirmitios imaginable. Even a fow lapers were seen showing their ugly sores to excite pity. It was, no doubt, a pitiful sight, which sickened Bruco considerably. Two or three women were seen carrying tender babics in baskets and soliciting alms on their hebalf. It is a comman practice here to hire such helpless little infants and expose them the whole day long to a burning snn in order to earn a few coppers. It is a shama that the authorities da not put a stop to this cruel practice.

"Do you moan to say that a civilized place like

Bombay talerates this? It is horrible."

"This nuisance is, no doubt, a great reproach to Bombay," answered Farbes, apolagetically. "The peenliar heliefs of the people encourage this sort of thing, which is a common sight in India. There is too much indiscriminate charity in this country. In India begging ie looked upon as an honanrable profession. It is helieved that the Indians are so charitable by nature that they must have plenty af apportunities to exercise their charitable inclinations. Naw, while this may be true, I am also inclined to think that it is their supersition which encourages this bahit."

"I cannot follow you."

Now look at these beggars. No doubt some appear really poor and infirm, but they are all accompanied by healthy and strong individuals, who take them all over and beg for them. These must necessarily live on the earnings of these wretches. Look at the freak of Nature which is being pushed in that handcart there; he has two healthy attendants to look after him. Many actually pretend to be infirm. There are also swarms of ablebodied individuals who pose as religious mendicants fakirs, sadus, and others. These scoundrels impose on the credulity and superstitious fears of the natives. rascal has only to put a green turban on his head, carry a crooked stick in his hand, and utter the name of Allah in his deepest guttural voice, or some other Koranic words, to receive alms and be treated with the greatest respect. Others prey on Hindu beliefs in the same manner, with the only difference that they assume such garb and utter such words as appeal to the Hindu religious feelings. In this manner superstition maintains swarms of these detestable parasites, who are always sure of an easy existence. Few Hindus or Mahomedans will refuse a mendicant, whether he deserves it or not, through fear of malediction. The native towns are infested with these pests. Night and day one hears nothing but their voices, and no house is free from their visitations. The Indians firmly believe that when they give alms God rewards them a hundredfold. Almsgiving, then, is not only meritorious, but is also a good investment."

(The writer knows an amusing instance of the impudence of these mendicants. It is the custom of many Mahomedans to entertain them to dinner on the occasion of a death in the family. Some years ago the fakirs decided to go on strike, and refused to eat the charity dinners unless they were paid four annas per head on each occasion.)

Opposite the Crawford Market in the native town are numerous shops of all kinds in narrow streets. These places teem with people of all nationalities. Abdul Rehman Street, one of the busiest thoroughfares of Bombay, begins here and unds at Pydownee. The Juma Musjid, the largest mosque in Bombay, is near by. A visit was also paid to the Contral Police Offices, which

are eituated opposite the Crawford Market.

"This," said Forbos, "is the headquarters of the City Police. The force is under a Commissioner, assisted by two or three Deputy Commissioners and a number of superintendents and inspectors. Many of the officers are Europeans, but there are also some able Indian officers in the Force, especially in the C.I.D. The Force is at present understaffed, owing to ents in the allocation of allowances. Fortunately, the present Commissioner is a very capable and conscientious efficer, who inspires great confidence all round."

CARNAC AND CRUICKSHANK ROADS

On their next enting our friends visited St. Xavier's High School, the Geouldass Tejpal Hospital, and the Small Causes Courts on Carnac Read. After this, they followed Cruickshank Road, and saw the Elphinstone High School, the St. Xavier's College, the Cama Hospital for Wemen and Children, the Esplanade Police Courts, until they again reached the Municipal Offices, opposite which is the etatue of Mr. Jamsetiee N. Tata.

Bruco wanted some details about the Elphinstone Colloge and High School, and also St. Xavier's College

and High School.

"The former," replied Forhes, "are Government institutions, and the latter belong to the Jesuit Fathers. Both the Elphinstone and St. Xavier's colleges are very popular. St. Xavier's College hae a very fine library, and also a good lahoratory."

"How do they like the Jesuits here?" inquired

Bruce.

"They are considered to be excellent teachers and disciplinarians. They being the only teachers of the Roman Catholics here, these people naturally imagine them to be the cleverest persons on earth. They are no

doubt overrated, but still enjoy the tremendous reputation which they built in the past. Personally," continued Forbes, "I don't care for a Jesuit education. The Jesuits have the knack of twisting things to conform with their views, or else they deliberately misrepresent things. You cannot expect mere students to detect the subtle manner they adopt when misrepresenting things. Moreover, few or no students would be allowed to argue the point with them. I could quote you a few instances to illustrate my point, but I am afraid of boring you."

"Not in the least."

"Well, then, here are two instances of misrepresentation. A scientific writer, who was not a persona grata with the Jesuits, wrote a book in which, among other things, he maintained that everything in the universe is in motion. Father Gerard, a Jesuit, immediately tried to refute this. He contended that that scientist was misleading people in order to establish a false philosophy. In order to prove how the scientist was wrong, Father Gerard said that everything was not in motion. A stone, for instance, he said, will remain eternally at rest until something disturbs it. He quoted an imposing list of worthless and antiquated authorities in support of his contention, and wondered how people could believe such scientist, who was talking pure nonsense. students would recognize that it was Father Gerard, and not the scientist, who was talking pure nonsense. He was laughed at as he deserved, and in the succeeding editions of his book he quietly deleted this absurdity. A Father Hammerstein, another Jesuit, wrote a book, entitled Edgar, in which he seriously maintains that no remains of man have been discovered in the Pliocene formation. He calls all this—discoveries of human remains inventions of scientists to undermine religion. assures his readers that the remains of man have always been found in the Quaternary formation only. How do you expect education under such teachers to be sound. when wrong ideas are imparted under a show of real _learning?"

"Quite true," replied Bruce; "but here in Bombay, at

any rate, the Jesuits appear very prosperous and influontial. I admit that most students who have passed through their bands in countries that I know have queer ideas of things in general."

It was a few days after this last excursion that our friends were also to ge sight-seeing again. Forhes

anggested that they should now visit Colaba.

"We shall begin at the Church Gate Railway Station, visiting on our way the fine offices of the Bomhay, Baroda, and Central India Railway which stand opposite the station. Unlike the Victoria Terminus, there is no architectural pretensions about this building, though it is a very large one. From here to Colaha Point it is a good distance. Colaba is divided into Upper and Lower Colaba. The former is reserved for military purposes. Here there are large barracks, parade grounds, and military bospitals. The Afghan Memorial Church, built in commemoration of the Afghan War, is a purely military place of worship. The Observatory is also situated in Uncor Colaba."

On their return journey onr friends followed the tram lines which pass through Lower Colaba and the old Cotton Depot, now shifted to Sewri. This locality is at present undergoing great transformation. Many old godowns and other hildings are being demolished, and before long a new and modern town will spring up here. They passed the offices of the Bombay Electric Supply and Tramway Company, until they again found themselves

at the Sailors' Home.

Following the Apolle Street northwards, they passed the Royal Indian Marine Dockyard, the Customs House,

and the Town Hall.

"This is our Town Hall," said Forhes. "It is a sombre huilding, in spite of its fine atops. Formerly it was much used for social functions, such as dances, etc., but now people prefer the Cowasjee Jehanghir Hall. The meetings of the Bomhay Legislative Council are held here. Royal Proclamations are always read from the top of these steps. The Royal Asiatic Library is located in this building."

"How is your Bombay Legislative Council con-

stituted?"

"A mixed body. All communities are represented. The members are elected and nominated; important corporations such as the Municipality, the Millowners' Association, the Bombay Chamber of Commerce, and the University nominate their representatives."

"What is the political aspect of this Presidency?"

"Not being a politician, I am not able to give you much information on this subject. I understand that the majority of political leaders are Liberal, Independent, or Moderate in their views. There are also the Nationalists, Non-corporators, and the Swarajists, or Home Rulers, who are generally a noisy and always a discontented lot. Probably many of them do not know exactly what they want. Many of them, in my opinion, pose as patriots in order to play to the gallery and be all the time in the limelight—in other words, to satisfy their own vanity. I don't think they care a fig for the real welfare of the country."

'How have you come to this conclusion?"

I have watched the political evolution of this country for more than twenty years. I remember the time when the political activities of the country were centred in the National Congress, which used to meet once a year, about the end of December, to discuss the political situation and to pass resolutions. No doubt it served as a sort of safety-valve to let off pent-up feelings accumulated during the year; but there was nothing pernicious about it. There were once good and earnest men in that Congress, but they have all been scared away. A remarkable thing about the Indians is that no three of them can agree on a political question; and no party in these days lasts more than a few months. In the end they must quarrel and abuse each other. Remember that the Indian, by temperament, is still autocratic, intolerant, and suspicious. You are a friend as long as you agree; but you become an enemy the moment you dissent. You are then not given a chance even of expressing your views in public. You will be hissed at

"Has Mr Gandhi'e movement died down?"

"Cumpletely Now, take thu case of this man His political movement ceneed tremendous enthusiesm in the heginning, but it died down as repidly as it rose He was going to muite the Hindus and the Mehomedans -that ie to say, nnite fire and water He was going to lead the people into Swara, nr sell government, in a few months He wes going to regenerate the world hy fasting and passive resistance. This man, a dreamer, n mystic a cort of morelist and philosopher, proved to he completely unpractical the moment he dahhled in politice It is my honest upinion that this country is not ready for complete political emancipation See whet is now happening in many parts of India are still killing one another over trifling religious differences which are not worth hothering about could even tell you haw things are managed in many of the native States"

"How do you account for the Indiane heing eo nn-

practical?"

"It is due to their peculiar mentality They ere, no doubt, very intelligent, but they are too metaphysical and anspicious by temperament You can notice these traits in their religious ideas. They are fond of going to extremos until they become indiculous. An Indian is a great heliever in theories. As you know, it is one thing to be full of theories, and minther to be practical.

In this the European will always be his superior, however much he may kick against this."

"The rulers of the country, then, have a difficult task

to sail clear amid such troubled waters?"

"You can imagine it."

Forbes pointed out some buildings in front of the Town Hall which were once known as the Town Barracks, and behind the Town Hall the famous Bombay Castle, the most important historical building in Bombay. It is hidden away behind the Town Hall, and its existence is now almost forgotten by the present generation. It was erected by the Portuguese, and strengthened and further fortified by their English successors. Official documents are still dated from Bombay Castle. The next place of importance in this locality is the Mint, erected in 1829 by the East India Company.

They now came to a part of modern Bombay—the Ballard Estate—which is growing into an interesting place. Here are situated the offices of the Bombay Port Trust. The buildings on this estate are of very recent construction. Unfortunately, there are some misgivings regarding the soundness of a number of the buildings on this estate, due, it is said, to unstable foundation. These buildings have been specially designed to accommodate the Mercantile Offices, and to relieve the Fort of much of its congestion. Residential quarters also have been constructed. The offices of Messrs. Mackinon McKenzie, the agents of the British India Steam Navigation Company, and of the Peninsular and Oriental Navigation Company, are here. So are those of Messrs. Grindlay & Co., the popular shipping agents and bankers, so well known to travellers.

From this point the General Post Office is not far. It is situated at the end of Mint Road, not far from the Victoria Terminus and the European General Hospital. The General Post Office is of recent construction. Built in the Indo-Saracenic style, its central dome, which is a vast one, is in keeping with the size of the edifice. The interior arrangement of the various departments is admirable. The postal department in Bombay is very

efficient. It has a savings hank which is vory popular. The European General Hospital was the next public building examined. It is the only hospital for Europeans and Anglo-Indians in Bombay. It is a splendidly managed institution, under competent physicians and surgeons. The only drawhack is its situation. Residents of the suburbs find it too far for their convenience.

"Have you many good doctors in Bombay?"

"Bombay is full of doctors. There are many skilful physicians and surgeons in the oity; but our hospitsl accommodation is still inadequate. Many practising doctors and surgeons have qualified in Europe, and the rost have heen trained locally. We have a very good medical collego here, and very soon another one will be opened."

"I see that a number of doctors keep shops; why do

they do this?"

"I am sure I don't know. I have always thought that this practice lowers very much the status and dignity of the medical profession."

"Are all your doctors here qualified?"

"No. Bombay is full of pretenders, quacks, and other charlatans. There are many so-called homoopathic doctors who masquerade as real doctors. There are also a number of self-styled doctors who put a number of latters after their names; all these succeed in imposing on the ignorant and credulous. There are also practitioners of the indigenous system."

"What is the indigenous system?"

"The old system of the Greek and Arahian physicians and that of the Ancient Hindns. They are known as the Unani and Ayurvedic systems. Many people in this country firmly believe that the practitioners of these systems are acquainted with the secrets of many powerful drugs, and that they can perform almost micracilous cures. There are many well-meaning people in Iudia who desire to see these systems revived. They even agitate to have colleges teaching these systems all over the country. Already there is one of this kind in Dolh! I am sure much of this is more due to sentimentalism

than real belief in the efficacy of these indigenous drugs or methods. The best proof of this is the fact that as soon as an Indian of importance becomes ill he would rather trust Western science than the system he advocates so ardently when he is well."

Our visitors so far had not visited the Elphinstone Circle. Forbes decided that they should go there, passing through the Parsee Bazaar Gate Street. As soon as they entered this congested street and its immediate vicinity Bruce evinced the greatest surprise. He had no idea that such a state of things existed in the very heart of Such slums, such surroundings! Narrow, tortuous, evil-smelling streets; old, insanitary, and overcrowded buildings; gullies full of garbage; all sorts of dirt rotting in the sun; cows strolling lazily in the streets; and a musty, malodorous atmosphere that gave one a heavy head. Few or none visiting the Fort and passing through such a fine avenue as Hornby Row would for a moment suspect that behind the row of handsome houses which line that street there are streets and houses that defy description, and that there are people who live under dreadful conditions. Let any one who doubts this stroll into the area where the Fort Fire Brigade Station is situated.

"That's nothing," said Forbes; "wait till you see the native town. One day we will visit a few of these places—Bhuleshwar, Mandvi, Madanpura, and such other localities. You will then have an idea that there are still vile places in Bombay which must disappear before the city can claim to be modern and civilized. You will be surprised to know that the authorities are contemplating opening the place we are visiting now, and that vested interest is opposing it bitterly. Such, however, is generally the case in Bombay."

At the end of the Parsee Bazaar Gate they saw a temple adorned with the winged bulls of Assyria; and at a short distance from this they emerged into the Elphinstone Circle Garden.

"It is a relief to breathe a little fresh air again," said Bruce. "This little garden, in the heart of the city, is

roally a hoon. It reminds one of the little parks round about London. Does it not?"

"Yos, something like Bedford Garden, near Russell Sourre."

The Elphinstone Garden, in effect, ie a very pleasant spot in the Fort. The statue of the Maranis of Wellesley lies there in a corner, and is hardly noticed by those who visit Bomhay. The new building of the Imperial Bank of India ie the most conspicuous edifice in this locality, and next to it, the Old Cathedral dedicated to St. Thomas, one of the oldest huildings in Bombay. The Cathodral is worth a visit. It contains many fine monuments of much historical interest.

THE HANGING GARDENS

Now that they had completed their inspection of the Fort, Forbes one evening suggested that they should have a drive along Oncen's Road to Walkeshwar, and Irom there visit the Hanging Gardens, where a fins view of Bombay is obtainable. They started from the Band Stand, driving slowly through that thoroughfare, so crowded with motor traffic in the evenings. Car after car passed them in both directions; but Bruce had no eyes for them. He was too engrossed with the heautiful Back Bay, with wooded Malahar Hill in the distance, to notice anything olse. He did not even pay much attention to Forhes, who was explaining that parallel to Queen's Road lie the Marine lines, a peaceful locality, where there are some comfortable residential quartere. It was only when they reached the Marine Lines Railway Station that his attention was directed to the high walls which encompass the Hindu and Mahomedan graveyards situated in that locality. He asked Forhes what that was meant for, and was astoniehed to learn that these walls enclosed large graveyards.

"Really," he eaid, "the former inhahitants of Bomhay did not seem to have any foreeight at all. Not only had they no idea of town-planning and sanitation, but they did not even seem to know a good locality from a bad one. Here should have been constructed the best residential buildings of the city, instead of which one sees a huge necropolis."

"Perhaps," replied Forbes, "at the time when Bombay came into existence this place was considered too remote to be of any use. Even the earlier European settlers do not seem to have known better, for they also had a grave-yard here, which you can see is still well preserved."

After passing the Sandhurst Bridge, near the Opera, Forbes said that Hughes Road, which begins there, was also a fine road, which led one to the Hanging Gardens. It skirts the foot of Malabar Hill, and it is shaded by beautiful flowering trees. They, however, decided on the Walkeshwar Road, the ascent of which begins at the other end of Chowpatty. This part of the drive, from the Bridge right up to very near the Government House gate, reminds one a little of the Promenade de la Corniche, at Marseilles. Bruce could not help admiring its beauty. They soon negotiated Ridge Road, the main thoroughfare of Malabar Hill, with stately bungalows on either side; and, after a fine drive through perfect rural scenery, they reached the famous Hanging Gardens of Bombay. There a fine view meets the eyes. The gardens occupy the hill slope. In order to see their rare plants, shrubs, and beautiful flowers one must follow the alleys till one reaches the foot of the hill. In the months of April and May the gardens are very attractive on account of the many flowering trees that blossom at this time of the year. The stately Poinciana Regina, known as the Gold Mohur or Flamboyant, with its gorgeous bloom of red and gold flowers, makes a pleasing picture; the Cassia Fistula, with its yellow, grape-like clusters, is very striking. This plant is known as the Indian Laburnam. There are also other trees related to the Acacia family, such as the Cassia Renigera, with its star-like, pale rose -flowers, which form festoons; the Cassia Nodosa, with its mauve clusters, and the Cassia Javanica, all of which add to the beauty of the place and remind one of the glory of the tropics. Nearly the whole of Bombay can be seen from

that hoight, which is about 200 feet above sea level. Far away ou the eastern horizon the Mazagon hill, crowned with palmyra palms, can be clearly discerned; and, still further away beyond the sea, the hills of the mainland are distinctly soen. In the direct field of vision the native town sooms to lie at one's feet. Thousands of buildings of all shapes and designs-factories with tall chimneys, mosques studded with minarets, temples with conical towors-all lie scattered about, pell-mell, in apparent confusion. It is only those accustomed to the topography of the city who can accurately point the direction of the different localities of the native town. Places further away are more easily recognized. Far away, like a huge alligator, lies Colaha, almost buried in the sea. All around is the ocean, with Prong's lighthouse standing clearly out. The spire of the Afghan Memorial Church cau be distinctly seen; and, further inland, the domes of the Taj Mahal Hotel, the Victoria Terminus, and the Munioinal Offices cannot be mistaken. The High Court and the Secretariat buildings can be well distinguished. The Rajabai Tower proudly stands by itself as the most couspicuous landmark ou the western shore, as if conscious of its distinguished association with the promier tomple of learning in Western India. Nearer is the Chowpatty foreshore, with its horseshoe-shaped drive, lined by handsome huildings. Among these are the Orient Club and the Wilson College, the latter a fine educative institution conducted by able Scottish missionaries. On its sands, right up to the level of the water, are numerous promenaders, who, from this height, appear like fantastic objects moving aimlessly about. The view of the city has lately heen embellished by the fine dome of the heautiful towor of the Khoja Jamat Khana; and away towards Mazagon the gilded dome of Husseinabah, the tomb of the Agu Khans, glitters in the rays of the setting sun. Towards the north, the tall chimneys of the many cotton mills appear like huge stalks planted here and there. From this height no noise reaches the observer, except the hoot of an occasional passing car on Gibh's Road. Ho can hardly see the traffic in the town. The white puff of an

engine going in the direction of Colaba can be seen, but the train itself appears like a huge slow-moving caterpillar. Everything seems peaceful and calm in the fading light. Not a mist obscures the sight, and the surrounding blue sea, on which a few fishing craft are seen, extends as far as the eye can follow.

"How strange," remarked Bruce, "that many experience a feeling of sadness when contemplating the sea at the

fall of the evening."

A stroller has still time to go across to the Pheroshah Mehta Garden at the reservoir close by and enjoy the evening breeze; or he may prefer to follow the sloping allevs of the hanging gardens, admiring the beautiful trees loaded with flowers, while he watches Bombay assume its night garb-Bombay, like a garment studded with gems, resplendent and scintillating with its countless lights.

Bruce was fascinated, but darkness had crept on, and it was time to go home for supper. "We shall return one evening when it is moonlight," said Forbes. such a time this is an ideal place in which to muse and meditate."

THE PARSEES

On their way home they passed through Gibb's Road, where Forbes pointed out to Bruce the Tower of Silence.

"To visit it, one must obtain passes from the Parsee Panchavet. I have been there only once, but I remember very well all I saw-or, rather, what I did not see, for in reality there is nothing to see. It is the custom of the Parsees to dispose of their dead by exposing them to the birds of the air. Here the vultures perform the sad It is a quaint custom, but the Parsees justify it on the grounds of sanitation. Its close proximity to the reservoir, before this was closed, could not have made this a very wise measure, because many have seen the gorged birds fly across for a drink. Gruesome details, are they not?"

"Why don't they dispose of their dead by cremation?" "The Parsees worship fire as an emblem of the Deity. They will never thick of committing their dead to that element. I must tell you, though, that some time ago a few progressive, bold ones among them advocated the idea, and actually applied to the Municipality for a plot oo which to build a crematorium."

"What happeoed?"

"The orthodox party angrily dencenced them, and protested most vehemently against it. As in this country the majority always wina, the Municipality was scared, and rofused to grant the request."

"What a ahame! And yet people say that the Parsees

are very progressivo."

In more ways than one they are. But the commonity is still full of stiff-necked higots and obstinate roactionaries, who view the progress of the commonity with alarm and suspicion. For this reason, some of their newspapers are pure organs of reactioe."

"Is the commonity very large?"
"It nombers about asventy five thousand. Though many live in Guzerat, Bombay is their stronghold. You know their history. I am sure-how they fled from Porsia ovor a thousand years ago, and came to settle near Surat ln Wostern Iodia. Hare, under Hindn aod Mahomodao rulars, they prospered and multiplied. Thay omigrated to Bombay when the British took over the island, and there is no doubt that Bombay owes a good deal of its prosperity to tham."

"I believe thay are very charitable?"

"They are that. They not only provide for their own community, but also give princely sums for the henefit of others. A pleasing feature is that their charity is without ostentation."

"Do you know anything shout their religion?"

"Yes; a little. It personifies the Good under tha nama of Ormuzd, and the Evil under Ahriman. It is the religion taught by Prophat Zoroaster, of Bactria, who must have been a vary enlightened man for his age. Tha Parsaa religion is very practical and full of common aensa. It haa no dogmas and no miracles. It anjoins ae a procept: 'Utter good words, do good deeds, and

entertain good thoughts.' No doubt it is full of ceremonials and rituals, as all Oriental religions are; but, on the whole, I think the Parsee religion, old as it is, is a very rational creed, with nothing repulsive about it, except the disposal of the dead, which does not appeal to modern civilization.'

"What about their veneration for the cow?"

"I think that this is one of the many superstitions they learnt in India, probably under the Hindu Raj. The Parsee, being a great adept in placating the powers that be, must have shown his veneration for the cow to satisfy and please the silly Hindus. Under the Mahomedans they abhorred the pig. If they were under the Germans, they might have worshipped that animal. They had no choice but to conciliate in order to survive, and this habit has stuck to them."

"You said just now that they worship fire."

"They don't exactly worship it, but they venerate it and the sun. In their temple there is a sacred fire always burning. On festival occasions they always offer sandal wood and other aromatic fuel to be burnt on their altars. Don't you think that they are quite right in regarding the sun as the cause of all that exists on earth?"

"Quite so. So thinks Edmond Perrier in his Origines de la vie et de l'homme; and many other scientists take

the same view."

"Socially, the Parsees are a very pleasant people. They are hospitable, enlightened, and sympathetic. They are undoubtedly in the forefront of all progressive movements. They lead in commerce, industry, and education. Their community has produced many eminent lawyers, doctors, surgeons, captains of industry, and public-spirited men. Their women also are well educated, and many of them are distinguished graduates of universities. The dress of their women is very elegant and refined, though it is gradually assuming a pure European fashion. The same may be said of the men's dress. When I came here, many of their women were still dragging slippers on the public road, and the colour of their dress was mostly black. Many of the men wore

crimson trousers, a peculiar kind of boots called bottimes clastiques in Franca. It was also the fashion to wear a kind of turhan made of a black, glazed cloth. All this has deappeared, or is disappearing. Nowadays the head dress is a hard, reand, groy, felt bat, with red border, like a bowler without rim. Many still wear a dagla, a kind of frockcoat which buttons up to the neck. For ceremonial occasions white is de rigueur, unless European costume is assumed.

"They perform good deeds in giving to charities, but do they also observe the practice of entertaining good

thoughte and uttering good words?"

"I know that many of tham can ewear horribly, but I am sura they must be full of good thoughts, as they

nover forget their friends on Christmas Day

"Have you over seen any of their social functions? "Yos. I have seen their wedding and funeral cere Their wedding caremony is very much like that monics of other people. All the assistants having assembled. their priests, rebed in white, road interminable prayers in the Zend Avesta language, which many of them de not understand At the end of it the parties are united. and some of the produce of the country, like fruits -especially cocoanut-rice flowers, and coins, are passed over the heads of the pair With the signing of the documents, and immediate payment to the prieste, the ceremony is over The parente and friends of the hride congratulate her first-the ladies do not kiss her, or soldom do so, but they touch her head and then their own, pressing their half clouched fingers of both hands against each temple omit a crackling cound This mostom signifies 'I take all your future troubles over my own head, may you he free from them and be happy. This is done in a very graceful manner, which is touching and pretty to After the ceremony the guests are generally sumptuously entertained

"The funeral is also an elaborate ceremony After the reading of the service the body is consigned to white robed porters, who are not only gloved, but have even the head

and mouth covered with white cloth. These carry the body on an iron bier far ahead of the cortege. The mourners, all dressed in white, follow on foot, each couple holding a handkerchief between them as they march along.".

"What's the object of holding the handkerchief in

that manner?"

"The paiwand, or handkerchief, unites the couple in silent sympathy. A good deal of their ceremonial is symbolical. Arriving at the Tower of Silence, only the carriers are allowed at the place where the body is deposited. The rest of the assistants remain in the places reserved for them. After the last prayers the mourners quietly depart. On the third day a ceremony is held at the place of the deceased."

THE NATIVE TOWN

Bruce was anxious to visit the native town, about which he had heard so much. Forbes was puzzled to decide where he should begin, and what part of the town he would show his friend. For to visit every locality would be a tiresome affair. The native town comprises three-fourths of the city of Bombay. Different localities have been selected by different communities, so that some parts are typically Hindu localities, others Parsee or Mahomedan. Thus the whole of Girgaum district, Kalbadevi, Bhuleshwar, part of Null Bazaar, and Tardeo may be described as Hindu localities. Chuckla, Pydownee, Khoja Mollah, Memon Mollah, Madanpura, Old Nagpada, and Falkland Road are Mahomedan districts. Other places have a mixed population; for instance, Khetwadi and Grant Road, which contain many Parsees besides other communities. The same may be said of Byculla, Mazagon, Parel, and Dadar. These places contain a mixed population of different races and creeds, each one isolated in its own communal distinction and peculiarities. For instance, at Cavel, near Kalbadevi, a pretty large Christian community exists, surrounded on all sides by Hindus. So it is at Girgaum and Omercarry.

At Maudvi, on the other hand, Hindus and Mahomedans live promiscuously, and have succeeded in establishing good relations between themselves which are soldom interrupted. They have even estited satisfactorily the vexed questions of playing music hefore mosques and cow killing.

One morning our friends decided to penetrate through Kalhadevi Road to see the native town. They began their journey at Dhohitalao, and went as far as Bhuleshwar. From there they visited the Mumhadevi Temple hefore they entered one of the lanes that load to the Roman Catholic church which is situated in that area. After rambling as far as Nnll Bazaar, they came up to Pydownee; theuse they went on to Mandvi, and onded their stroll at Sandhurst Road, user Dougri.

THE KALBADEVI ROAD

Kalbadevi Road is one of the most important thoroughfarss of Bomhay. Passing through a thickly populated region, it is lined on both sides by high, hadly constructed, unly, and overcrowded huildings. After crossing Princess Street it becomes an extremely uarrow road, tortuous and irregular on account of the projection of many haildings on to it. It is always full of traffic and pedestrians; but its busiest time is in the morning and evening, whon countless trams pass through it, and all sorts of vehicles thread their way through a sea of hnman beings of all creeds and castes. Hore are to be seon all classes of Hindus and Mahomodans, Parsees, Christians, Jews, Arahs, Persiaus, Enropeans, and oven Chinamen. At these hours hundreds of devoteos go to and come from the numerons temples that are on this road. Motor-curs, private carrieges, mater-larries, cycles. and the obstructive bullock carts fight for a passago amid pedestrians who appear porfectly indifferent to the dangers of traffic. To make matters worse, they travel in the centre of the road, as thern are no footpaths.

The noise is deafening. The incessant clanging of the

tram gongs, the ringing of hundreds of bells and the noise of drums from the temples, the hoot of motor vehicles, the raucous voices of the bullock cart drivers, the penetrating shouts of the hack drivers, the loud talking of the pedestrians, and the irritating yells of hawkers and dealers in old knick-knacks are sufficient to be wilder one not used to such scenes.

Bruce was sore perplexed, but uttered not a word. was evidently ill at ease in that novel situation. difficulty their car could progress through all this confusion and clamour. Every now and then it was obliged to halt or change gear, as some impediment or other was constantly in the way. Now it was a bullock cart that got into difficulties across the tramline. Nothing could move till this had cleared. This obstruction had the effect of making the congestion still more complicated. All the while the impatient drivers and chauffeurs, in front and behind, were urging the luckless driver to hurry on: Further on progress was again impossiblea tramcar had suddenly stopped owing to an altercation between a passenger and the conductor. All the traffic had to wait till that guarrel was over and the tram started again. To follow the side-way was impossible, as this was blocked by huge sandstones in front of a house under construction. At last the tram moved. and they were able to creep along a little further. slow-down again! Half-a-dozen Banias were in the way hotly discussing some topic. Reluctantly they moved aside when the car was almost on them. another halt to allow a Hindu wedding procession to pass! The noisy music frightened a horse, which became restive, and might have bolted but for the firm grip of its driver. This caused a stampede among the followers of the procession. Women and children screamed, the men getting angry with the driver for not managing his horse properly.

They passed all kinds of shops, in which all varieties of wares are sold. Near Bhuleshwar the road takes a regular letter of S curve, and, being actually narrower at this spot and full of standing vehicles on both sides, it

becomes still more congested. The rood at this point is particularly crowded with a large number of Banias and Marwaris, who seem to do important husiness in the

"As we ore here now," said Forber; "let us pay a visit to the famous Mumbadevi Tank, one of those

insanitary tanks I told you of some time ago."

THE MUMBADEVI TANK

They entered a sort of courtyard fenced by a wall on all sides. In that compound was a big temple, and in froot of it a large and deep tank full of water of o dirty rreen colour. A flight of stope led oos to the water edge. In the temple were sected a score or so of half-naked Saddus or Hindu priests, with their faces whiteoed with ashes. Other devotees were elso there, praying or bathing in the tank. This temple is held to be one of the most sacred places of worship in Bembay. It is dedicated to the goddess Mumbadevi, probably enother name for the dreaded goddess Kali. Anyhow, it is believed that the temple gave Bombay its neme. Mumba or Bumba could easily become Bombay. In the absonce of a local Gauges, the devotees wash their sins in this most sacred tank. Its stagnout and green weter becomes thicker and more opaque as it day by day continues to receive the burden of so many sinners, until the Monsoon rains again replenish it. Countless frogs then associate their prayers with those of the devotees.

Loaving the temple, they passed through Bhnleshwar Road, a much narrower street than Kalbadevi. This road is always packed with people. A car must go very slowly here in avoid accident. The make matters were, the width in the already narrow road is encreached on by squatters on both sides, selling some commodity or other. Bruce at this stage caught the smell of something very characteristic. It made him feel nauseons. The cause of it was clear. No urinals exist in the locality, and thousands of Hindus and others foul the

roadsides with impunity. The Municipality dare not provide this place with a urinal. The residents would protest, and religious feelings would be wounded. As they do not appear to be incommoded by the offensive smell, nobody worries. All over the native town it is the same. Here and there one may come across some sanitary arrangement, but such conveniences are few and far between. Another dirty and objectionable practice which Bruce noticed were the improvised weather screens, made of two poles covered with dirty gunny, which are to be seen over all the shops in the native quarters. These screens are not only dirty by themselves, but they serve as receptacles for all kinds of rubbish. Bruce remarked that this was an eyesore in Bombay. In Saigon the French authorities stornly prevent this, and there the native town looks very clean.

The Roman Catholic cathedral in this place is a large building. It is very old, and has no architectural characteristics. Its altar and statues are very gaudy; but evidently these tawdry decorations appeal to the imagination and æsthetic sense of the worshippers.

On the way to Null Bazaar our visitors saw the Pinjrapole—a place provided by charitable Banias for stray animals. There were many dogs in that place—poor miserable, mangy creatures, who appeared very unhappy, as they are fed on dhall, rice, and ladoo, a native sweetmeat: a most unnatural diet for such carnivora. It would have been far more humane to dispose of them in the lethal chambers that the Municipality has constructed at Mahalaxmi for the destruction of stray dogs. The Banias, however, have their own ideas of kindness to animals. They won't kill an ant, but they will work a poor horse to death and knock the last ounce out of him.

"Is it a fact," asked Bruce, "that these Banias never

kill an animal, not even vermin?"

"They hold all life to be sacred, and their religion does not allow them to destroy anything. This is evidently an exaggeration of an excellent precept. The Hindu mind always goes to extremes until it hecomes absurd and ridiculous. It is stated that some pious Hindus actually pay some wretches to sleep on a cot infested with bugs, so that these vermin may get an occasional good time in life. Thoy objected very hitterly when the Municipality conducted a campaign against rats, the cause of plague in Bomhay. You dare not touch one of these pigeons you see round about here; the killing of one of these hirds may cause a riot. If India should over get Swaraj, or Home Rule, the Hindus, if they attain supreme power, would become intolerable with all their nonsense. These Banias are a very hackward lot; and one has to be very tactful and patient to get on with them."

NULL BAZAAR

"Take care of your pockets," said Forhes. "We are at Null Bazaar, a place infested with rogues."

Null Bazaar ie in the contre of a populous district, and, being a hig market, hundreds of people come here for their purchases. All sorts of commodities are sold here. An interesting ecotion of this market is the Chor Bazaar. Chor really meane "thieves." Chor Bazaar, then, means the hazaar of thieves. Probably in the past thieves disposed of their stolen property here. In this hazaar-the Petticoat Lane of Bombay—you can buy secondhand articles of any description. An interesting feature of Null Bazaar is the fish market, which is presided over hy a Koli woman. Of businesslike appearance, this fisherwife is a terrible Tartar to deal with. Dressed in a tight sarce, which seems to cut her through, with formidable silver hangles which can also serve as a weapon of defence—a sharp, big knife in the hand, she has not much patience with customers who meanly hargain with her. Physically, she certainly does not look like Madame Angot, her prototype of the Halles aux poissons in Paris. Like her, however, she may not he une bequeule; hut she is, nevertheless, forte en queule enough to ecare any one who dare cross swords with her.

Our friends retraced their steps to Pydownee, that busy junction of several roads. They followed Pydownee Road, passed a large musjid, and, after turning in two or three streets, they finally arrived at a place called Vadgadee, in the heart of Mandvi. Entering Bhandari Street, our friends saw something which even the ordinary European inhabitant of Bombay has rarely or never seen. Bhandari Street is exceedingly narrow; two carts cannot pass abreast in it. But it is a fearfully busy place, as rich It is seldom possible to merchants do business there. drive through it. A visitor must go on foot if he wishes to pass through. Cart after cart is unloading different varieties of merchandise, which are stored in the numerous godowns in the locality. Rice, sugar, flour, spices, medicines, bleaching powder, glass-ware, earthenware, dye stuffs, oil, grains, piece goods, shark fins, gums-in fact, every imaginable article is dealt with in this place.

Once you have passed through this street, you will never forget it. A smell composed of the perfumes of many substances sticks to your nostrils for ever. It is a mixture of assafoetida, musk, sandal-wood, otto of roses, cloves, benzoin, camphor, garlic, onion, iodoform, chlorine gas, fermented urine, sulphuretted hydrogen, and dead-rat.

All kinds of dwellings are to be found in this place—some habitable, others wretched hovels where daylight never penetrates. Dark, narrow gullies separate these buildings. Even in broad daylight big rats are seen scampering about, bold and fearless, as they are never molested.

"Do you know," said Forbes, "that the plague first started in this locality?"

"I cannot doubt it after what I have seen," replied Bruce. "It is dreadful to breathe this air, leave alone to reside here. Look at this low roof. The whole of it is covered with rotten rags, paper, remnants of food—the accumulation of years. Is this place never cleaned?",

"This roof is covered with all sorts of rubbish, because the people who live in the adjoining four-storied house throw all their sweepings on to it. This is to be seen all over Bombay. The Municipality cleans only the roads and the gullies, but it has nothing to do with private compounde and the interior of houses. The owners of buildings are expected to clean their compounds. The Municipality provides only dusthies to remove the refuse thoy may throw in. Most of the compounds in the nativo localities are full of ditk."

"Don't you think that this dual system is faulty io a country where the habits of the people—the ignorant

classes, I mean-are so filthy?"

"It is so. Bomhay might have appeared a much cleacer city if the owners were also compelled to paint their houses periodically."

Yes, I notice that most of the huildings are old, end do not appear to have been whitewashed and painted

since they were huilt."

You must romember that the membere of the Bombay

Municipal Corporation are mostly house owners."

On their way home they passed through Samuel Street, where the same condition as at Vadgades obtains. Bruce was glad to emerge from this place. All round the same congostion, equalor, and emell were evident. Brüce wondered how human heinse could live in such places.

"They not only live, but they thrive and are happy.

All a question of adaptation, you see."

CLIMATE AND HEALTH

On their way home, Bruce, who was obsessed by all he had seen that day, talked of the health of the city.

Bomhay must he a frightfolly unhealthy place, I am sure. These natives must be dyiog by thousaods, living, as they do, under such dreadful cooditions in a sweltering

climate like this."

"I thick," replied Fothes, "that, all said and done, Bomhay is not so unhealthy as that. There was a time wheo it was so, especially hefore the drainage was established. Since then the Improvement Trost has pulled down a number of insanitary sloms much worse that these we saw to-day and now that the dust nuisance has heeo reduced the health of the city has improved considerably. Even periodical epidemics, such as small-pox, cholera, and influenza, have become rarer. Our mortality is about 31 per thousand—a figure which compares very favourably with many other tropical countries, where it is as high as 42 per thousand."

"What are the prevailing diseases of this place?"

"That depends on the season. Beginning with the month of January, which is the cold weather here, influenza and pneumonia may be encountered. February is a healthy month. Early morning exposures in the mist may give rise to sore throats and colds. But generally this month is free from diseases. Towards the end of March, when the weather commences to warm up, children's illnesses begin to appear-mumps, measles, chicken-pox, sometimes sporadic cases of small-pox, whooping cough, and pneu-During the hot days of April and May, until the rains burst in June, boils are troublesome, and prickly heat troubles many. Latent malaria flares up in individuals whose health is depressed by the heat. Children at that time of the year are liable to continuous fever, probably due to heat; and fevers allied to the typhoid group are not With the advent of the Monsoon in June all this subsides. The south-west Monsoon, though wet Malaria begins to and breezy, is a healthy season. appear in epidemic form in August, and lasts till October. In the Monsoon bowel complaints are common. November and December are two healthy months.

"During the hot season most of the poorer natives sleep in the open. Our footpaths then, as you saw the other night, become huge dormitories. This, though not a pleasing sight, keeps people away from their insanitary

and overcrowded tenements.

"Infant mortality, due to the ignorance of the poorer classes, is high. Some good work is being done at present to remedy this evil. Excessive drinking and eating, late hours, and fatigue are very harmful in Bombay. The climate favours digestive disturbances, and the liver is apt to get out of order easily here.

"We have, properly speaking, three seasons—the hot,

the wet, and the cool. It is not from April till mid-June, when the Monsoon arrives; wet from June till the ond of Soptember; hot in October, and cool for the rest of the year. The heaviest rainfall is in June and July; it slackons in Angnst, and disappears at the end of September. The climate is mild—even in April and May the heat is tempered by sea breezes. It is never cold in Bombay."

"Would you advise one to take quinine during the

Monsoon?"

"I don't think it is necessary. Sleeping under nets

is the best protection against malaria."

"What is the hest treatment when an attack is on?"
"Doctors proscribe quinine freely. They say that it
is the only known specific against the disease. For
ohroule and obstinate cases many drugs are advertised
hore—some good, some wortbless. Esanofele, an Italian
preparation, is reliable, and acts well in some cases.
Paludina, a bitter mixture, is, perhaps, the best and most
efficacious specific against the malignant and obstinate
forms. Tonics are necessary. Beware of those stuffs
that profess to oure malaria, plague, influenza, typhoid
fever, and all other kinds of fever. These diseases are
caused by different germs, and one medicine, therefore,
cannot cure all."

A TRIP ROUND ABOUT MALABAR HILL TO VELLARD, MAHIM, AND BANDRA

Our friends one daybad a drive again on the Walkeshwar Road. Their object was to visit the famous temple of Walkeshwar, said to be a very old and sacred one. This temple is situated on the beach. An annual festival in honour of Shiva is held there, when thousands of Hinduspay their respect to that deity. There is, heside the tank, a curious cleft in the rock, which appeals much to the native imagination. This cleft is mentioned by Mr. Jocelyn Rhys in his hook, The Resurrection Doctrines. Near by is the road that leads to the Government House at Malabar

The Government House parties in Bombay are Point. events eagerly looked forward to by the elite of the city.

Its hospitality is one of the outstanding features of our social functions. Our popular Governor, Sir Leslie Wilson, and his wife receive and entertain their guests with a kindness and cordiality which have endeared them to the people.

From Walkeshwar Road our friends went down the hill by Harkness Road. There, near the seashore, are the residential quarters of many well-known citizens. a quiet and healthy locality, and Land's End is close by.

On their way home they passed through Nepean Sea Road, which skirts the foot of Malabar Hill. Many palatial houses of native princes are situated on this road. Nepean Sea Road, by its proximity to the open sea, is a very pleasant and salubrious place. The air is always cool and bracing.

A DRIVE FROM WARDEN ROAD TO **BANDRA**

They had another long drive one evening. Starting -from Warden Road, which also skirts the sea in the opposite direction, they passed the Mahalaxumi Battery, saw the Chateau Petit, the princely residence of Sir Dinshaw Petit, a Parsee baronet, and halted at the Mahalaxumi Temple. This temple—dedicated to Lakshimi, the goddess of fortune—is much frequented by the Vishnavas, the worshippers of Vishnu and Krishna. It is said to contain the miraculous image of the goddess discovered in the vicinity.

The Hornby Vellard, a causeway which unites Bombay and Worli, is a popular resort. The mosque, which shelters the shrine of Haji Ali, stands right out at sea. A causeway gives access to it during low tides. On account of the great sanctity of this shrine, the place is always full of Mahomedans. Many other people also come here to enjoy the sea breeze. The splendid new Bombay Race Course is adjoining the Vellard; so is the Willingdon

Club. The spacious stands and onclosures of the Race Course can be seen from here, and the ten furlong starting-post is actually near the roadside, which is shaded by fine cocoanut palms. A fine road from there leads to Bandra and boynnd, passing through Worli. On the way the Love Grove Pumping Station is passed.

"This place," romarked Forbes, "does not exactly smell of Cherry Blossom. It is the sewage entities,

which is helped by powerful pumps."

They arrived at Worli, and halted at the Terraced Promonado which has been recently constructed hsrs. Bruco was charmed with the place. A frentage, fully half a mile in length, spacious and well asphalted, before the open sea, attracts many people, who can new breaths a little sea air while promonading up and down in a clean place. Worli, once a hilly and swampy district, has been lovelled here and reclaimed there, and many acres of fins building sites have been added to the city. This pisco is destined to become a populous district before long. Already many tonoments for the labouring classes have been constructed, and shortly good hnegalows will come into oxistenco.

A move was then made for Bandra, passing through Mahim on one of the finest ronds in Bomhay. This road passes for miles through a deese ferest of ceceanut

nalms, which covers all that locality.

Mahim was once a very interesting place. It was the capital of Raja Bhim Deo, a Deccan Prince, who colonized it in the thirteenth century. In the fourteenth century it was captured by the Mahomsdans, after a fierce battle. It is stated, though how far it is true I cannot say, that many of the hedies of the slain buried in the briny sand here pro still preserved. The Portnguese landed here in 1509, and built one of the earliest Christian churches in ndia. That church-the Saint Michael-is still existing, ind is worth a visit. Many old mnd walls constructed by the Portnguese srs still standing in the cocoanutoarts, a is also their fort on the heach.

Mahim is famous for its annual fair, held in honour of Mahomedan saint bariod here. His shrine, which is

near the bazaar—a dirty locality—is held in great veneration, and is visited daily by many pious Mahomedans. The fair lasts eight days, and is visited by a large number of people of all classes and creeds. It ends with a gorgeous display of fireworks. Like other shrines all over the world, it is believed to work miracles.

After crossing the causeway which connects Bombay with Salsette at the Lady Jamsetjee Road, they arrived at Bandra. The approach to Bandra, despite the presence of the sea and the natural beauty of the locality, is not pleasant. A mangrove swamp lies in the way, and the air is polluted by a very offensive smell, which emanates from a slaughter-house close by. Bruce could not understand why the meat market in Bombay and the slaughter-house at Bandra should stink so badly. Like many others, he kept wondering whether it is an impossible task for the Municipality to eliminate this altogether. Thousands of sheep, goats, and hundreds of oxen roam in the compound awaiting the butcher's knife. Many of them appeared poor specimens of their kind—a fact which explains why the meat sold in Bombay is so inferior.

Beyond Bandra are Santa Cruz, Jehu, Khar, and Andheri—all healthy localities that are fast becoming populous. Jehu is a popular sea-bathing resort which

still requires a good deal of improvement.

BANDRA

Bandra may be described as a small Bombay. Acurious fact about the place is the close natural resemblance of the Bandra Hill to Malabar Hill, and also the bay to Back Bay. It is evident that the same physical forces, probably in the Tertiary period, which formed Malabar Hill were at work to bring forth in the same manner Bandra Hill.

St. Mary's Hill and Pali Hill are inhabited by many Europeans. A central road leads to the sea front. Most of the inhabitants of Bandra are Indian Christians of the Roman Catholic faith. The forefathers of these

people were Hindu Kunhis, ar agriculturists, who were forced to become Christians by the Portuguese Franciscans. Medieval Catholicism is still prevalent here. Bandra is the paradisn of priests and nons, who have many churches, convents, and schools in the town. -St. Mary's Church, on the hill, Is held in special sanctity by the people. Every year lu Soptember a great festival, which also lasts night days, in bonour of the statue of the Virgin aushrined in the church, takes place. After the religious ccremonies there is much rejoicing in the homes. It is, however, a time of serious calamity for the piclines of the locality. In this church, also, miracles are believed to take place.

"A local Lourdes, I suppose," sald Bruco. "Where

did they get that statue?"

"The legend is that the local fishermen discovered it In their nets while out at sea. It was brought ashere with great ceremony, and this church was built for its reception. Since then it has never ceased to perform miracles. It is stated that not only the Catholics, but Hindus, Parsees, and even Mahemedans, make votive offerings to the shrine. After the festival the priests conorally have a husy time collecting the treasure offered by the pious and unsophisticated heliovers. Prohably it was the figurehead of a Portuguese ship which foundered in the vicinity, and which these ignorant folks picked up."

As they were talking the bells of the many churches and convents began to toll the Angelus. All encovered and crossed themselves. Even those who were walking on the road did so, and stopped to say their prayers-a scene which reminded Bruen of some remote corner of Italy or Spain. This was Bandra, where one feels that a thick religious air porvades the atmosphere. Meanwhile a lot of pigs who were feeding in the adjoining fields seemed to have understood the snund of the hells to be a signal to go homo. Thoy all scudded away, and were out of sight in a moment.

"Strange place this," said Bruce. "I wonder which is more primitive -- Dayton, in Tennessee, or this?"

A TRIP TO THE MILL DISTRICT

One day Forbes said: "I have some business in the Mill district to-morrow, where I propose to take you. I am sure you would like to see it. You will have a fair idea of the conditions under which the mill operatives and others live in our industrial centres. I am not due there till eleven, and if we start early you will be able to see the great transformation which Bombay is undergoing northwards. Already a fine avenue, fully eighty feet in width, has been constructed from Bhendy Bazaar, near Pydownee, to Sion—a distance of about eight miles. It is believed that this avenue, when completed, will be one of the finest drives in the world. It will then extend from the Fort to Sion. We shall follow it from Bhendy Bazaar, so that you can see some interesting places on the way."

Leaving Cumballa Hill, they passed through Gowalia Tank Road: saw Gamdevi, that clean and restful residential area; thence to Sandhurst Road, till they reached Bhendy Bazaar at about 8 a.m. They found that it was a place where many old houses were under demolition, and a new road (the avenue) was under construction, going in a southward direction. Travelling northwards on the newly-constructed road, which was as smooth as glass, they passed an important tram junction near the Sir Jamsetjee Jeejeebhoy's Hospital. Forbes explained that this was one of the busiest corners of Bombay, where the road is eternally under repairs. One line—the Mazagon-Grant Road-crosses Old Nagpada, Two Tanks, and Grant Road, all thickly populated areas, till it ends at Gowalia Tank. The other—the main line—runs from the Fort to Dadar.

They halted to have a view of the Grant Medical College and the Sir J. J. Hospital, which occupy a large acreage in that locality. The Grant Medical College, which is affiliated to the University of Bombay, teaches a full course for degrees in Medicine and Surgery. Its Institute of Anatomy and Physiology is very fine and is well equipped. They passed the New Nagpada, a locality peopled

by Baghdad Jews; saw the Police Hospital, a substantial three-storied bnilding; the ongineoring firm of Moesrs. Richardson and Cruddas, one of the hest of its kind in India; the Jawieh Synagogue, the Bomhay Educational Society's School, and Christ Chnreh. Neshit Road, going towards Mazagon and Matharpakady, hegina here. After crossing a fine bridge over the G.I.P. railway line, this road passes before St. Anno's Chnreh and the St. Mary'a High School; further on it passes the Mazagon Police Court. Bruce remarked that the footpatha on Parel Road are large and well paved, and yet pedestrians preferred to use the centre of the road, right in the way of the traffic.

"The reason," explained Forhes, "is that footpaths are by beginning to ceme into existence in Bombay. Even new Bombay may he described as a city without footpaths. It is true that a few bave existed for a long time, but they were always obstructed, partly dug np, or actually in a very bad state (as at Bellasis Road, for instance), so that people found it more convenient to ness the middle of the road despits the dangers of traffic. This habit has

remained."

- "Why do they obstruct and dig them np?"

"It is a practice due to carelsssnees and slovenliness. The Municipality and others evidently considered that the footpaths were created for them to dump all kinds of material. Even shopkespers believed that they were made for their convenience-for instance, to put henches on to accommodate their enstomers. As regards digging, it was dno to the fact that some work or other was always in progress under the footpaths. The water department would lay down their pipes; as soon as this work was completed and the repairs effected, it would be the turn of the electric cable company to dig again. These would ho followed by the agnitary department; and then would come the turn of the gas company, and so on. Very often they would forget to repair the same, and, for months together, things would remain in a hroken state. Squatters, mendicants, house-builders, and night-sleepers firmly helieve that the footpatha were made for their use.

Under the circumstances people had no choice but to use the middle of the road. Many roads in the native towns

have no footpaths at all."

As they were going, as if to afford immediate proof of what Forbes had just been saying, a tamasha wallah—that is to say, a conjurer—was seen giving an exhibition of his skill on the footpath. Hundreds of people had collected round to see the fun.

At the foot of the Byculla Bridge begins Clare Road, leading in a westerly direction to the Parsee Statue and Kamatipura. Sankli Street, another artery which originates in this vicinity, goes towards Agripada and Lamington Road, until one comes to the Byculla Club. Another important road which begins at this spot is Deslisle Road, leading towards Parel, a populous mill district. After crossing the Byculla Bridge, which has been much enlarged recently, a fine Police Station lies at its foot, at its junction with Love Lane, which takes one to Mount Road.

An imposing Roman Catholic church—Our Lady of Glory—is the next building worth noticing. Near it, in the centre of the road, is a small yellow-painted Hindu temple, which probably the authorities dare not pull down, though it is in the way. The Massina Hospital on Victoria Road is in this vicinity. The Byculla Railway Station is opposite, and immediately after, on the right, are the Victoria Gardens. Once a fine and wellkept garden, with a good menagerie, the Victoria Gardens have been somewhat neglected of late. To the left of the drive is the Albert Victor Museum. On each side of the broad alley, after passing the turnstiles, the grounds are well laid out. But the flower-beds which once adorned the place are very poorly kept, and in many parts are altogether wanting. Among the trees a few big mahogany trees, the Albizzia Lebbens-the famous blackwood tree —the breadfruit, the travellers' tree, and some huge banian trees are remarkable. It is a pity that many of the -plates indicating the names and orders of the trees and shrubs have fallen down, or are too old to be deciphered. Some fine birds of bright plumage are in an aviary. A few

liens, tigers, bears, Indian welves, monkeys, and deer are about the enly numals kept in the garden. An elephant and a camel carry visitors up and down for a small fee.

To the loft of the gardens is an everbridge which connects Parel and Deslisle Reads. It is also the way to ge to Jacob Circle. As seen as one onters Chinckpoekli the mill district starts. Near the Fire Brigade Station begins the road that loads to Sewri, where the graveyard is situated. Further on are the Gas Works. At Parel the crowds suddenly grow densor. They are the mill hands, who mere about in great numbers. perfectly indifferent to the traffic. For this reason the tram-lines linro have been constructed on e higher level than the sideways, which are reserved for vehicular traffic. Near by is the Jacob Sassoon Mill, the largest spinning end weaving mill in Bembay. Scores of such mills ere in this district. A liftle after the Jacob Sassoon Mill is the G. I. P. Railway Institute. A little further on the Avenue is crossed by the Parel Railway Station Read, and the Dadar Read begins at this point. The Avenue new enters the open country, which spreads out ell round. It can be seen at once that the place has been well planned out, end that new stroets have been constructed for the extension of the city northwards. Already, near King's Wey, a public gerden at Matnuga, some handsome new houses here been built. In the distance the Victoria Jubilee Technical Institute can be seen. This is a polytechnic school, which trains students in many useful arts and industries. Several shady mango topes are to be seen here and there. Further down the new Electric Railway lines cross the Avenue over a hridge; and shortly after the northern limit of the Avenue is reached at Sion, which is noted for its extensive mange gardens.

On the return journey Forbes went to the Kohincor Mill, situated at Dadar, and from there they proceeded to Förgusson Road to visit some chawls, or cheap tenements, in which the mill operatives live. These proved to ho, in most cases, insanitary and overcrowded huild-

ings, with filthy surroundings.

"No wonder," said Bruce, "that these mill hands

appear so poor physically."

The Bombay mill hands, in effect, appear underfed and overworked. Men and women spindle-shanked, rickety and debilitated children, were seen moving all over the place, breathing the acrid smoke of the cowdung cakes and inhaling the foul smell emanating from the dirty surface drains that are all over the place.

Seeing a number of bullock carts loaded with cotton bales and coal, Bruce inquired why such clumsy, slow, and primitive transport was still in use in Bombay.

"They cut and ruin your roads very badly, and I have

noticed that they are always in the way of traffic."

"Motor lorries," answered Forbes, "are slowly displacing them; but it will take many, many years before they disappear altogether from the road. The East, as you know, changes slowly. You must have also remarked that hack victorias are to be seen everywhere. Although they are much dearer than taxis, they still manage to exist. In any other country all these would have disappeared long ago; but Bombay is in India, you know."

Bruce was sorry to learn that the mill industry was passing through a bad time, and that the prosperity of the city was at a low ebb.

They paid a visit to the King Edward VII Hospital and the Sett Sunderdass Gordandass Medical College, which are situated at Parel. No less interesting was the Haffkine Institute, located in the Old Government House. Able and experienced scientists are there daily at work to wrestle with the secrets of nature regarding obscure diseases and the poisons of venomous animals.

They passed over the Chinckpockli Bridge, through Arthur Road, saw the New Jail and the Arthur Road Hospital for Infectious Diseases, and proceeded home once again by way of Lamington Road and Tardeo.

On the way they saw a number of Hindus, men'and women, who were marching to the strains of a weird music and drum-beating. In front of the cortège were two young girls dressed in yellow. They appeared

drunk, and were going through all sorts of contortions. Bruco was Interested to know what they were up to. It was explained that these girls, recently recovered from small-pox, were returning thanks to the goddess Kait. It is commonly believed that they are possessed by the goddess, bonce all these arties. In reality they have been drugged with Bhang, a composition of Csnnshis Indica.

The lower classee in Indio still believe that diseases are visitetione due to the anger of some gods or goddesses. Small-pex is soid to be caused by Kisli. When the plague started in Bombay, the Christins of Mazagon, Cavel, and Girgeum used to make frequent processions in henour of Seint Rocque. It took them time to learn that sanitation was more effective than proyers, and cleonlinese better than the carrying of bonners.

A TRIP TO MATHERAN

It was now the middle of May in Bombay, a time when the weether begins to get very oppressive and sultry. Forces wented a few daye' rest, and was anxious to go to Motheran, a hill stetion about fifty five miles from Bombay.

"Wo must go ond epend a few days ot Matheran till the rains come, which will be, perbaps, shout the second week of June. The nights up there are cool, and one can onjoy a few days' rest in a quiet place, amid delight-

ful forest ourroundings."

Bruce also was glad to escape for a while from the sweltering heat of the city. They loft the Victoria Terminus by the Poona Exprese at 7.45 a.m. Half-an-hour later they were at Thana, a very ancient town, twenty miles north of Bomhay. At 8.45 they were at Kalyan, an important railway junction where the lines branch off north-east and both-east; and at 9.40 they were at Neral, where the train is changed for Matheran. The Steam Light Railway that goes to Matheran ie a small gauge line, thirteen millos in length. They had to wait fully half an

hour at the station before the train started. As soon as they were seated in the small carriage, which at a distance looks like a hen-coop, the heat became unbearable. The train must traverse a perfect zig-zag course in order to avoid steep ascents over the flank of the mountain. That part of the hill being exposed to a fierce blazing sun made our visitors feel very hot and uncomfortable.

"I wish," said Forbes, "we had come by the evening

"I wish," said Forbes, "we had come by the evening train, when the sun is on the other side of the hill; we would-not then have experienced such a disagreeable

journey."

It took the train nearly two hours to ascend the hill, and when it stopped at a wayside station to take water every one got out of his carriage for a bit of fresh air under the trees near the little station. It was not until the train had turned the projecting flank of the Panorama Point that the fierce sun gave the passengers peace. Soon after, the train entered the shady glades of the plateau, and by the time they reached the Matheran Station they had almost forgetten the discomfort of the last few hours, so cool and pleasant was the weather on the plateau. From the station they went to Rugby Hotel, one of the best hotels on the hill. On the way Bruce admired very much the shady lanes and forest-like aspect of the place. Numerous monkeys were gambelling on the trees, and many birds were merrily singing in the foliage.

"I had no idea," said Bruce, "that such a little paradise existed so near busy Bombay. I am sure the place must be overcrowded at this time of the yoar, and we are certain to meet many visitors during our stay."

Forbes replied that he did not think that there would

be as many people as there were at Matheran.

"A few years ago this place would have been, indeed, overcrowded in this season. But people now fight shy of Matheran, which is suffering from the after-effocts of profiteering. Many prefer to go to Mahabloshwar, which is much more elevated than this hill. (Mahableshwar, twenty-hours' journey from Bombay, is about 6,000 feet high; Matheran, 2,500.) During and after the War, when money was more plentiful than now, profiteering

here was so bad that many became disgusted and never returned to the station. A good number of people also co to Khandalla and Louavla, which are salubrious bill stations not far from here. As soon as the rains hurst, Poona, the Queen of the Deccan, becomes the seat of the Bombay Government and the resort of all those who can

escape the wet season of Bombay."

During their stay on the hill our friends visited most of the famous points of the bill. Seated on sturdy little ponies, they climbed the heights of Panerama Point, where they obtained a fine view of the surrounding country. They went over to Gharhut, The One Tree Hill, Echo Point, and the rest, not forgetting Charlotte Lake, Mallet Spring, and the Olympia miniature racecourse. They visited frequently Louisa Point, from where the lights of Bombay at night can be seen. In the evenings, after supper, they had plenty of time for conversation. The ichahitants of Bombay were always a favourite topic with them.

TYPES OF THE INHABITANTS OF BOMBAY

"You have seen," said Forhes, "most of the types of the inhabitants of Bomhay. I have pointed them very often to you, and explained the differences of their dress. caps, turbans, and so forth. I hope by this time you oan distinguish a Hindu from a Mahomedan, a Parsee from an Anglo-Indian, an Arah from a Persian, and the different types of Indian Christians.

"I shall now tell you some of their characteristics, and explain their religious heliefs and festivals, before going into other details. You should know also something of the features common to them all. We have already considered the Parsees, so we shall leave them out of

onr conversation.

"Both the Hindus and Mahomedans, though holding absolutely different religious beliefs, are very superstitious and crodulous. The poorer and illiterate classes of both these races are hopelessly ignorant and fatalistic. The

Mahomedans, especially, are more so. Their creed, like that of Christianity, teaches a belief in exclusive salvation, which accounts for their fanaticism and intolerance. The Mahomedan takes his religion very actively, and the Hindu quite passively, if I may use such expressions in describing their attitude towards religion. The Hindus, though not so fanatical and intolerant as the Mahomedans, are very sensitive about their religious beliefs; the slightest thing wounds their religious feelings-even beef-eating

by other people.

'Both the Hindus and Mahomedans of the poorer and uneducated classes are very primitive, uncouth, and dirty. They have little or no idea of sanitation and personal hygiene. They bathe, but wear immediately after filthy linen; they are perfectly at home in dirty surroundings, and are not incommoded by offensive smells. They are very fond of pan-supari—the areca nut wrapped up in a pungent leaf-which they chew all day long. makes them expectorate profusely a deep red-coloured mixture. On account of this dirty and repulsive habit, it is impossible to keep clean any place they have access to. The walls of newly-painted buildings are soon covered with a red slime, and their mouths look fearful after they have chewed that stuff, which tastes most horribly. They attribute all sort of virtues to the pan-supari, and think it is much better than smoking. Chacun a son goat. They are undisciplined and noisy. Cart and hack drivers will defy and argue, and sometimes abuse the policemen who control traffic on the roads. They talk loud, use filthy language, and often fight in public. In the night they will sing, play the flute or any other musical instrument, beat drums, talk loudly, and make every imaginable kind of noise on the road, regardless of the annoyance they cause to people who live nearby."

"Yes; I have noticed this," said Bruce. is, undoubtedly, a very noisy city. I am sure much of

this could be prevented."

"Except in certain localities where the big officials or rich people reside, no attempt is made to ensure some dogree of quiotness, not even at night. Night and day beggars solicit for alms in lond, sickening, whining voices; raco-tip sellers, hawkers, and others, yell the whole day, and also at night, and not a policeman can provent them, though formerly the police did make such attempts."

"This is n great shame, nuwerthy of a city like Bomhay. Everywhere else in the civilized world people nre not allowed to disturb the peace at night. What about sick people and others who are hadly in want of

rest?"

"Nobody has the slightest consideration for them."

"If a doath occurs at night," continued Forhes, "the hody may he taken away immediately after the occur-Passing through a peaceful and slumbering lecality, the mourners will sing at the top of their voices, on going to the graveyard and also on returning, perfectly indifferent of the disturbance they cause. Wedding processions may pass and repass through a road at 2 a.m., making enough noise to raise the dead. The people argue that it is the custom of the country, and nobody should interfere with them. This, of course, is enough to restrain the authorities."

"I am sure," said Bruce, "that the French or the

Gormans would never have tolerated that."

"Of late, the lower classes have become very insolent and rude. A good many have taken to thieving, and peoplo have been attacked by desperadoes in lonely streets and places in Bomhay. The domestic servant classes have also deteriorated a good deal; they have become lazy, ungrateful, and unreliable. The hetter class of Hindne and Mahomedans are different. ' Many of the well-educated are cultured and refined; many live in fashionable mansions in the European style. They are very clean, faw-abiding, and respectable.

"Hindns and Mahomednus have very little sense of proportion. They never know when to stop once they hegin something. They will watch the monotonous singing and dancing of a nautch girl the whole night, and would do so the whole day if they could afford the time.

Their weddings often last eight days. A musician will beat his tom-tom for hours together, never tiring of his

depressing, monotonous music.

"I remember seeing a play in a native theatre at Grant Road. Two actors were mimicking two Marwarees. This gave great delight to the audience, who encored vociferously. Over and over again they encored, and not until there had been thirty-one recalls did they stop. That play lasted six nights. I asked a Hindu friend who accompanied me why they encored so many times. He replied: Because the public appreciate it very much.' After this, I have always been curious to know whether Indian actors die of exhaustion on the stage."

"Have not the better classes some influence over their

more ignorant compatriots?"

"They don't seem to have any—in fact, they dare not try to enlighten them, even if they have the inclination. The ignorance and prejudices of the masses are so great that it would be, perhaps, dangerous and a waste of time to do so. They are too strongly entrenched behind centuries-old ignorance and superstition to be touched by enlightenment and good advice. In fact, they are like the insane patients who sometimes assault their physicians, or, as Voltaire puts it: 'Ce sont des malades qui souvent assomment leur médecins.'

"Moreover, the Moulvis and Gurus are there to see that nothing of the kind shall happen. Some political agitators, knowing their inflammable disposition on religious questions, take advantage of this, flatter them on their religious staunchness, and make skilful appeals to their feelings when they want their support and money. This is one of the causes of the religious unrest and riots in India which some of these agitators audaciously put

to the credit of the Government!

"They say that India is the cradle of religion. It may be. I am, however, certain that religion has been, and is still, the curse of India. Any grotesque belief is mistaken for spirituality and religion. An Indian, generally, takes great pride in his religion, and boasts that India is the land of spirituality and Europe the home of Materialism and Atheism. Even an educated man like Mr. Gandhi frequently ntters such nonsense, and probably imagines when he talks in this manner that he is uttering words of profound wisdom. He himself advocates semi-uakedness and 'back to the Jungle' as a proof of

India'e culturo.

"In matters of helief the Indian Christians are no hetter. The nneducated nro as ignorant and superstitious as their pagan' countrymon. The educated among thom are equally priest-ridden and credulous. No wonder mental elavery is one of the most remarkable characteristics of Indian life. No doubt beredity has much to do with this. For thousands of years the Indians have been subjected to all serts of dominating influences. They have lived so long under a perfect theoracy that abject submission to spiritual leaders has now become a natural habit with them."

"What do you think of the saying that India was a highly civilized country when Europeans were still

savages?"

"India was no donbt civilized long before Europe. It is, however, certain that it could not have been highly civilized, as we understand the term now. Whatever it was, it is clear that it became arrested long, long ago. If you ask me whether the average Indian is civilized now, I will reply that be is still in a rade state of civilization. Ho has no refinement and culture. You can soo this in all his babits and ways. He wears primitive dress, dwolls in rough bahitations, eats with his hands and often on a piece of loaf; his music is barharoue; his ideas of art are exceedingly immature; he is still uncouth, and his religious festivals and cerempnies are crude, nurefined, and primitive.

THE HINDUS

"The Hindue form the greater part of the inhabitants of Bombay. They come from the Deccan, the Konkan coast, Guzerat, Kathiawar, Cutch Mandvi, Sind, Central,

India, Hindustan, and Southern India. They speak different languages and have different habits, manners, and customs. Those from Guzerat and Kathiawar speak Guzerati; the Deccanis and Konkanis speak Maharati and Urdu. Those from Central India and Hindustan speak Hindi and Maharati. Representatives of all Hindu races are seen in Bombay. The Lingayets, the Kamatis, and the Madrasis come from Southern India: while Northern India is represented by the Sikhs, the Cashmerees, the Mooltanees, and others. There are very few Bengalis in Bombay.

"The Hindu social system is divided into classes, subclasses, and castes. The caste system is very puzzling, and is a real stumbling-block in the way of progress.

The four great divisions of classes are:-

The Brahmin The Kashatriya The Vaisha The Shudra

The Brahmin class comprises the following:

The Brahmin - Vegetarian The Shenvy -The Prabhu -- Non-Vegetarian

The Kavasthe The Panchkalshio -

The Patane -

To the Brahmin belongs the literary and priestly class.

To the Kashatriva belongs the warrior class.

To the Vaisha belongs the artisan class.

To the Shudra belongs the labouring class.

"The Untouchables or low castes belong to a sub-class

known as Ati-Shudra.

"The caste system divides the Hindus interminably. Only the initiated can understand all the differences and intricacies of that system. You may have an idea of what this system is when you realize that the Banias alone are divided into about three hundred sub-castes. Persons of near castes may dine together, but cannot intermarry. For instance, a Lohana may dine with a Bhatia, but they cannot intermarry, though there is hardly

any difference hetween them regarding origin, race,

language, religion, cnatoms, and manners.

"The Brahmin is the nohleman of Hindu society—a nohility conferred not by elevation, but by hirth. He alone can perform the duties of a priest. He mixes with nohody. In former times his hody was so sacred that to touch him was a aacrilege. Even now many of them will take a hath after having been in contact with a non-Brahmin. When a Brahmin eats he drawa a circle in which he eits with a metal plate or a leaf before him, on which his food ia served; not even his wife, who attends on him, can step into that magic circle. He does not utter a word while eating, and he is almost rude.

"The Hindus are generally very faithful to their caste nhligations. Many will ant crose the ocean through fear of heing outcasted. A purification coremony must be made, and a fine paid, after a Hindu returns by sea from

a foreign country.

"The caste system makes a Hindn, from a European point of view, a more nneociable person than a Mahomedan. No high clase or orthodox Hindu will accept a enp of tea from a Christian, a Mahomedan, or even a Hindu of a different clase. Many eating-houses in Bombay are reserved for Hindue only. Yet they express aurprise that eome cluths are exclusively European; and some rallway compartments are reserved for Europeans and Anglo-Indiane. The Hindu is very particular about his religions exercises. Everything in his life is regulated by religion; his vory hath has a eacramental affair.

"Hia religion is a complicated theology. Originally it was Nature-worship combined with nnimism; but, owing to Brahminical elahorationa, it has now become a very intricate affair, so that it is not easy to explain it. Vishnu and Shiva, the two important persons of the trinity, are worshipped in some form nr nther. The people of Guzerat, Kathiawar, and Cutch are mostly dovotoes of Vishnu and his wife Luximee. They also worship many other incar-

nations of that deity, chiefly Krishna.

"The Jains, who mostly hall from Cutch, Guzerat, an'l Kathiawar, are also called Hindes, though they fellow a corrupted form of Buddhism, known as Jainism. They are strict vegetarians, and will not kill oven a fly, so sacred do

they hold any form of life.

"The other Hindus found in Bombay are mostly worshippers of Shiva. The Vishnavas are vegetarians, and the Shivaites non-vegetarians, though there are many of them also who are strict vegetarians. By vegetarian I mean non-meat-enters; but as they drink tons of milk and consume much glice, which is derived from milk, one must call them vegetarians with a qualification."

"You would," said Bruce, "call a pure vegetarian a creature which feeds only on vegetable matter—for instance, a goat, a cow, or a deer."

"Exactly; for milk is, after all, an animal product."

"The Jains, who are very particular about their diet and are fearfully bigoted, drink milk like the rest; but they will not eat anything that grows underground, such as potato, onion, carrot, etc., because they may contain insects!"

" What a tyranny!"

"Well, there you are. I have already told you that

the Hindu mind runs into extremes."

"Besides these two principal gods, countless incarnations, avatars, animals, rivers, trees, mountains, stones, and so forth, are worshipped. Hanuman Maroti is a Monkey God, and Ganesh Chaturjee is a Man-Elephant God. Every village has its titular gods and godlings. The Hindu delights to depict his gods and goddesses as horrible monsters."

"What must have been the idea?"

"To strike terror and create fear. In conception, the Hindu ideas about the supernatural are very much like those of the ancient Greeks and Romans. While these represented their ideas in beautiful forms, the Hindus went in the opposite direction. I have always thought that the Brahmins of old, who conceived all these horrible ideas of gods and goddesses, must have suffered from awful dyspepsia to get such dreadful nightmares."

"Yes; they must have been a leisurely lot, well fed,

and with plenty of imagination."

"The principal festivals of the Hindus take place during

the hely menth of Sharavae, which corresponds to the month of August. They observe the Nagpanchami, or serpent wership; the Nariel-puranam, or Cocoanut fair-a festival that is held at the ond of the Monsoon to appease the spirits of the sea; the Gokul-Ashtami, or hirthday of Krishna; the Goopati, or worship of the Elephant God: the Dussera; the Devali, or festival of lights; and the New Year. On Devali, Luximee, the goddess of wealth, is worshipped; coins are hathed in milk and spices, and account hooks are blessed. The next day is the New Year, when it is auspicious to bogin a new commercial vonture In the month of March two important festivals are held in honour of Shira-tho Mahashivratri and the Holi or Fagua. This last festival is attended with a good deal of obscenity. On that day overy man is at liberty to use the foulest language to a weman. This festival coincides with the Vernai Eccioox. The cateral dress of the Hindu is the dhotar, a tuoic, and a torhac or cap The women wear the sarce and the Ho wears sandals choli-a sort of jacket with short sleeves."

"What is a dhotar?"

"The dhotar is a kind of soft cottoe cloth which a Hindu winds round his waist. It passes between his legs, the loose flaps hanging down. It is a clomsy, indecent, ungainty, and primitive costime. The Hindus, however, jostify its soo as a very hygienic dress, perfectly suitable to the climato. Like the sareo, it must have come iote ovistence doring a rude state of civilization, when the sartorial art was noknown. Educated Hindus sometimes wear tronsors and coat, boots and shoes. Since the Gandhi movement has started it is considered uppatriotic to assume the Daropean style in matters of dress, and the zealous ones actually wanted to beyout foreign clothes. Khaddar, the handwoven cloth out of coarso yarn, was strongly recommended, but somehow it never hecam popular.

"Nothing looks more comical than to see a Hindu dressed as follows: English boots and stockings, dhotar, shirt, cellar and tie, a long coat, and a turban or cap—a

strango combination of East and West.

"The Hindu is very fond of his music—primitive and weird sounds which he seems to enjoy immensely, but which are incomprehensible and decidedly unpleasant to a European. Of late he has taken to playing the harmonium. He generally plays it with one hand, and succeeds in getting some kind of Indian tunes out of it, which he seems to appreciate very much. Nothing sounds so weird and dismal to a European ear as to hear this instrument when passing through a quiet Hindu locality. It has made me dislike the harmonium for ever. The uneducated classes believe in the drum, cymbal, and any other contrivance capable of making dreadful noises.

"The wedding ceremony of the Hindus is very interesting. They rightly consider a wedding as one of the most important events in life, and always celebrate it in a solemn manner. Everything in connection with the ceremony depends on the horoscope. It regulates the month, the day, the hour, and the very second when the ceremony should be held. Serious consultations on the subject are held between the parties and the Brahmin. The sun, moon, and planets must be at their proper places before the officiating Brahmin will unite the pair. A Hindu will run into debts if need be, but he must celebrate a wedding comme it faut, et avec celat; otherwise he will be the talk of the town. During the wedding season the Hindu localities are always full of decorations, lights, and noises.

"In character the Hindus are noted for their reserve (which often amounts to shyness), for their slyness, and for their deepness. They are very fond of show, pageantry, and honorific titles. The Banias are clever business people, fond of money, and generally tight-fisted. They are very timid—a disposition which may be put down to their vegetarian diet. They are keen on

speculation and gambling.

"The lower classes sometimes treat their wives very

cruelly; but they are all fond of children.

"The funeral ceremony of the Hindus is very simple. The body is washed, and covered with a red powder and flowere; it is then laid uut on a roogh hier, mede of bamboo and dried palm-leaves, and carried, with or without the necompaniment uf drum-benting and singing, to be cromoted. Vory aften there is no music, but the attoudants keep shouting all the while Bai Ram Kiss Ram, which meone 'Say, Brothers, say the word of Ram.' The eldest son, who fires the pyro, carries the embers for the purposn in a pot which he carries on a tripod. The nearest relatives shave clean after a death, but for a wedding those who are generally clean shaven let their moustache grow—a contrary enstom to that of the Jows, who let their moustache and beard grow after a death,"

"I see," remorked Bruce, "that many Hindes are highly educated and are very clever people. How do

they reconcile their heliofe with their learning?"

The educated Hindus, like our own clergymeu, ere never at a loss to explain anything pertaining to the supornatural. All the grotesqueness and chaordities of their creed, like our own, are full of symbols and allegories. A leorned Pandit is as good es e leerned Jesuit or an Auglicon bishop in using his profound sogocity and penetroting logic when ho is out to explain away the intricocics of his religion. He will prove that oven modern science is confirming, it an unexpected and wonderful monnor, all the verities of his religion, hidden under apparent allegories and metaphors. Does not the theory of Evolution, for instance, prove to the hilt the sphlimo mystories of Hanuman Maroti, the Monkey God? Does not this roveal the infinite wisdom and love of the Almighty, who must have inspired our spe-like ancestors with a true knowledge of His existence? Otherwise, how could humanity over conceive Him in soch an image?

"What can he more transcendental than the graceful and divine act of Krishna, who concealed the clothes of the Gopis on a tree when those hashfol maidens were hathing in a river? Does not this show that the God wanted us to see the nakedness of Materialism and the confusion it hrings on the soul—the same as the maidens felt when they discovered their clothes with the God on the tree? If you cannot see the spiritual beauty and the eternal verities of all this, it is because your soul is shrunk; you have no spiritual insight and no faith.

THE MAHOMEDANS

"After the Hindus, the Mahomedans are the largest population of Bombay. They also hail from the same places as the Hindus. A much larger number of them come from Hindustan, the Deccan, and the North-West Provinces than do the Hindus.

"From a strictly religious point of view, the Mahomedans of Bombay are divided into two broad sectsthe Sunnis and the Shias. The difference between them is over some questions of succession in the establishment of Islamism. One sect recognizes certain Imams, and the other does not, but insists on Imams of its own choice. It is very much like the question of Roman Catholicism and Protestantism regarding apostolic succession and the authority of the Pope. the bottom, however, these two sects, like the Christians, differ only on superficial points; but they believe the same fundamental dogmas of their religion. The difference is serious enough to divide them completely. A Sunni may not worship in a Shia's mosque, and vice versa. Here, again, we have the same parallel with Christianity when a Catholic will have nothing to do with a Protestant church.

"The Sunnis of Bombay are divided into many races. Thus we have the Konkani Mussulman, the Moplahs, the Memons, the Julayas, the Deccanis, the Hindustanis, the Rampuris, the Pathans, the Arabs, and some others. They, generally, do not intermarry. A sort of caste system also exists among them, though, of course, not to the same extent as among the Hindus. The mosque is the centre of the Mahomedan social life. A 'Khanna,' or dinner, is the Alpha and Omega of all Mahomedan social functions.



most of the Mahomedan festivals on different dates from the rest, and in everything profess to be more advanced than the others.

THE MOGULS. OR PERSIANS

"The Moguls, or Persians, are numerous in Bombay. They are real Shias, who, after the Prophet, recognize Ali and his family as the most important founders of Islamism. They make much of the Mohorrum festival, held in honour of Hussein, son of Ali and Fatima, daughter of the Prophet, who, with his followers, were slain by Yezdiz at Kherballa, near Baghdad. This sect celebrates the occasion with much lamentation, beating of the breast, and mourning. The Sunnis, on the other hand, rejoice over the tragedy, and carry in procession a representation of the tomb at Kherballa.

THE MOHORRUM

This festival, as observed by the Sunnis in Bombay, is much corrupted, and does not appeal to real orthodox Mussulmans. A good deal of Hindu superstitions have been adopted in this festival. For instance, a man painted as a tiger, accompanied by drum beating, performs the antics of this animal before the Taboot (the representation of the tomb) is immersed. Mussulmans also carry the representation of a hand (a pania) as a symbol of Islamism.

A few years ago this festival had become a regular nuisance in Bombay. The city was practically in the hands of a lawless mob during the ten days that it lasted. These 'mavalis,' or 'vagabonds, under the pretence of religion, went to all sorts of excesses and rioted frequently, making Bombay a hell, night and day. At last a courageous Police Commissioner, Mr. S. M. Edwards, decided to put a stop to this, which he succeeded

in doing. We will always be grateful to Mr. Edwards for the immense service he rendered us, as new this festival, which will take place in a few days, passes off

very quietly.

Mahemedanism, as you keew, professes a pure monotheism. In theory it is, ne doubt, a meeetheistic religion; but in practice, as Grant Allen ease, it is really tomb- and saiot-wership. The metaphysical abstractioe of a pure monothoism, to be conceived but not pictured, does not appeal in the imagination of the masses, who must have semething concrete on which to centre their attention. Honce it is that they have discovered macy saints and holy chrices to worship hesides the wellknewn oces at Mecca and Modina."

"Holy pirs, or saiote, not only exist in thousands, but many are often manufactured to meet the demaed. I actually saw a saint in the making some yeare ago at Blilsti Mollah, near Bhondy Bazaar. A few pioue Mahomedans had discovered an eld, strange-looking meodicant, prohably a lunatic, who used to ramble aed behave erratically in that locality. They kept followleg him wherever he woot, provided him with feed aed other comforts, and prayed to him. As thonumber of followere increased, the eld man began to be very aegry aed annoyed. With a cane in bacd, he frequeetly lashed them savagely; but they mistook this fer his hlessings. At last the eld man died, and his fellowers insisted that he should be buried at the very spot where he expired. Te-day a mesque has been huilt over his hedy, and thousands daily go to pray at his shrice.

"Another mendicant is at present receiving the same attention at Nizam Street, also near Bhendy Bazaar. Reclieing en a charpey, or native cet, he is constantly attended by a cumber of Mahomedaes, who minister to his comforts. Macy will remain for hours waiting for a change to get a word from him, a blessieg, or a race tip. When this man dies a chrine will also he huilt over

his hody."

"From this I gather that the Mahemedans are very

credulous and ennerstitious."

"It cannot be otherwise, as they are very ignorant. The principal festivals of the Mahomedans are the Ramzan Id, the Bakhri Id, the Mohorrum, and the

Birthday and Death of the Prophet.

"Their religious ceremonies, like all Eastern religions, are full of external formalities and rituals. Theirs is a showy creed. They like to pray in public, going through all sorts of gesticulations while saying their prayers. They must face the direction of Mecca, and pray on a carpet reserved for the purpose. They like to advertise their devotions, such as fasting, going to pilgrimages, and so forth. On all occasions they make believe that they are very pious and God-fearing. You know already that they are very intolerant, bigoted, and fanatical. They believe in the power of the evil eye, and in luck. They wear many amulets and charms for protection.

"They wear trousers, a tunic, a turban, cap, or fez. On festival occasions they wear very bright-coloured clothes, embroidered vests and caps, and carry coloured

silk handkerchiefs in a dandifying manner.

"Their education mostly consists in a thorough grounding in the Koranic doctrines. From a tender age the lesson begins. The small pupil has to sit for hours and repeat before a teacher verse after verse of the sacred texts. He must all the while move his body backwards

and forwards while reciting (lire en cadence).

"They bury their dead, and hold many ceremonies for the comfort of the soul. One of these is called the Mawlood. It consists in reading for hours nearly the whole Koran; first in a low and quiet tone, the voice then gradually warming up into perfect frenzied supplications, accompanied by much groaning. The purdah system is a stupid, eruel, and unhygienic one. Their women appear like ghosts, wrapped up in a white sheet, with only two little openings for the eyes. When travelling, even the public conveyances are screened. There is little chance of this practice disappearing soon. Only education will effect it in time. The system has many strong supporters at present among the

influential, though a few references are striving to discourage it. The Mahemedans are, generally, hottompered, aggressive, and pugnacious. They are fond of quargelling, and of disputing religious about points. They are very intolerant of music before their mosques, or of any discussion or criticism of their religion.

Their conception of the Doity must he very etrange and torrible. They seem to consider Allah as a etern and unapproachable Boing; awful in his vongoance, whimeical, and only benevelent towards the true heliever; in fact, the picture of a despotic, etern, and crued desert

chieftain.

THE INDIAN CHRISTIANS

"The Indian Christians of Bembay are mostly Roman Catholics, the descendants of Portuguese converts of three or four hundred years ago. A small number belong to the Protestant faith, chiefly of the American Church. These last are recruited from the backward classes, who easily ombrace Obristianity, especially during the time of These 'bread-and-butter' Christians, as they are called, have every reason to glerify Christianity, and to be grateful to the missionaries who watch over their They have been lifted from a low Hindu society to a higher social status, and made into respectablo citizons. The miscionaries educate and watch their progress with a paternal care worthy of admiration. These converte, contrary to the accepted opinion, are generally a well-hehaved and respectable lot. It is a pity that the efforts of these missionaries are not more successful in making more converts, as there is no doubt that their work is a power for good among these peoplo.

The Salvation Army also does much good among the hackward classes. It reclaims a good number of waifs and straye; houses, feeds, and clothes them, and gives them useful occupations. These courageous coolal workers should receive every encouragement. I could tell you a number of instances of people who have been helped

by the Army. People who had been turned away by other religious societies have never applied in vain to

this body.

"Some people object to the Army on the ground that it preaches a comical sort of Christianity—corybantic Christianity, as Professor Huxley once described its religion. All this is certainly counterbalanced by the real, good social work it does, which, after all, is what every religion should aim at.

"The Indian Roman Catholics are divided into four distinct communities: the Goanese, who hail from Goa, a Portuguese territory about two hundred miles south of Bombay; the Mangalorians and the Madrasis, from Southern India; the East Indians, from Bombay and

Salsette.

"A stranger to Bombay is apt to mistake one of these communities for another, owing to a superficial resemblance between them. There is, however, a great difference in their nationalities, manners, languages, and disposition.

THE GOANESE

The Goanese flock to Bombay, as their country is too poor to support them. The poorer classes get employment as domestic servants or artisans, and the educated study the liberal professions or serve in other capacities in the city. These foreigners, after completing their studies in British India, settle here, and set up in competition against British subjects. I have always thought this to be very unfair to the children of the soil. A thrifty and penurious lot, they can compete most unfairly against people born and educated here. They should be made to naturalize themselves as British subjects before they are allowed full liberties. In their own country they would not admit British subjects so easily.

"Like all Indians, the uneducated are very ignorant, bigoted, credulous, and superstitious, and the better educated are generally very narrow-minded, bigoted, and

conservative. They pride themselves on being exemplary Catholics-an opinion ondersed by the present Pope. They profess a kind of Roman Catholicism, which is, cortainly, not soon nowadays in the more civilized parts of Europe. This is, probably, the reason of the Pope's admiration.

"They venerate almost as a fetish the hody of Saint Francis Xavior at Goa. There is not a Goanese living who does not firmly believe in the miracles of this saint. A certain Mr. Furtado, a Bachelor of Commerce of the University of Bombay, in a guide-book on Gos of which he is the distinguished author, states that since his death Saint Francis Xavier has performed innumorable miracles -among others, twenty-two legally attested resurrections. Twenty-two logally attested resurrections!-when many ominont scholars in Europe and in America do not even credit the story of the resurrection of Jesus. After this, you can imagino the capacity for helief of a Goanese. If a graduato of a modern university can write such baldordash, what must be the state of ignorance of the unoducated ?"

"You must not wonder at this," answered Bruce, "when you consider that their country has been mined by higotry, fanaticism, and superstition. The Portuguese went to Goa to make converts. They built numerous churches and convents, and wasted their resources in that manner, instead of developing the commercial possibilities of the country. To-day all their churches and convents are decayed and deserted, the country impoverished, the people lazy, ignorant, and superstitious. How do you expect them to be anything more than what they are?"

My dear Bruce," replied Forbes, "you seem to know

them hetter than I thought you did."

"Well, I have read something about them, and at Mação I met some of them. Moreover, I have read the history of Portngal and Spain, and I know that this has heen the fate of all the countries that these two nations colonized. They have hlighted them," Dο

"I am glad, then, you hear out what I say.

you know anything about their manners and social customs?"

"Not very much."

Well, then, the uneducated are humble folks; some of the educated are very nice and estimable people; but there are some, especially those descended from ancestors who established themselves in Bombay long ago, that are terribly vain, conceited, and ridiculous. They are fond of show and luxury, and are sticklers to absurd conventions. They are snobbish in their own way, unsociable, and bad-mannered. If I remember well, Lady Brassey noted these characteristics in one of

her voyages to the East.

"No Goanese will attend a ball unless his shirt be glazed like a mirror, and he be dressed in a manner which he imagines is the latest fashion. He will never attend a funeral unless he appears like a raven—black from head to foot. In mourning he often goes to extremes, and wears a black shirt. On wedding occasions many of them disport themselves in frockcoat, top hat, gloves, etc., though these fashions are not prevalent in this sweltering climate. They are very envious, and are fond of strong drink and pleasure. A sort of caste system exists among them. They speak the Konkani language with a peculiar nasal twang.

THE MANGALORIANS

"The Mangalorians hail from Mangalore in Southern India. Though they speak a language akin to that of the Goanese, they are very unlike them in disposition and manners, with the exception that they also are fond of strong drink. Like all Indian converts, they are very bigoted. They are Roman Catholics, and rejoice in proclaiming the fact on all occasions. They are very thrifty, intelligent, and hard-working. They are extremely self-opinionated, and are remarkable for their clannishness and tenacity. Many of them have assumed English names in order that they may get on in the world.

THE EAST INDIANS

"Descended from the cultivators of Bombayand Salsette, the East Indians were converted by the Portuguese They still speak a corrupted Portuguese dialect, and have Portuguese names It is not easy to understand why they call themselves East Indians They are people of Western India, who never have had anything to do with neonle of Eastern India or the East Indies Jelands

"A modest and unostentatione lot, they have hardly any ambition in life beyond earning a mere pittance. They are of a kind disposition, though a little jealons and reserved. Good mannered and hospitable, timid and apathetic, they do not eeem to take much advantage of higher education, or in any way improve their intellectual state, except in rare metances. As a community, they are sadly priest ridden, which is one of the causes of their hackwardnese. At times they make feeble attempts to kick against this—as, for inetance, when they protest against Gonnese prieste heing foreted on them. But a threat of religione pressure or excommunication frightens them into immediate submission.

All their activities seem to be concentrated on their parochial affaire. In religions questions they are really grown up children. Many of them, in church, wear surplices with coloured tippets representing different congregational orders. Their emploity is often a subject of congratulation by their priests, who always remind them that the poor in epint are thrice blessed—Beatipauperes Spirituo, say the Scriptures. If such is, indeed, the case then the East Indians will occupy places of honour in the next world. They are the etaunchest followers of the cult of the Sacred Heart of Jesus Visitors to their homes can alwayse eee the image of the Sacred Heart, or a scarlet badge of that order, in a conspicuous place."

"By the way, 'asked Bruce, "are they the people who are always expressing their thanks to the Sacred Heart

and other celestial beings in the advertising columns of

the Times of India?"

"I don't think that they spend their money so liberally in thankofferings. Believe me, they will not part with their money so readily. These advertisements are evidently a propaganda. You must have noticed that a certain Muslim and a Protestant are periodically expressing their thanks to the Sacred Heart and other saints."

"He must be a strange sort of a Protestant, and a stranger Muslim still, who prays to the Sacred Heart. What a pity they do not give their full names and

addresses."

THE ANGLO-INDIANS

"The Anglo-Indians are an interesting community in Bombay. They are of mixed breed, being descended from early European settlers and Indian mothers. recently they were known as Eurasians. Owing to the opprobrium attached to the name, and the offensive manner in which it was often referred to, the term 'Anglo-Indian' has been adopted instead. They evidently do not quite like it, because even now they do not seem to be settled about their proper designation. This is one of the perplexities of their life. Their greatest pride is that they are descended from Europeans. They always speak of England as 'home,' though it is a home they have never seen and do not know. The fair-hued among them style themselves Europeans, and wish to be known as such. It is a pity that many of them are ashamed to own that they are of mixed parentage. They have studied very closely the snobbishness of certain real Europeans. who frequently boast in their hearing of their pure descent and the enormous advantage of being pure Europeans. For this reason there is nothing that the Anglo-Indian deplores more than his dark skin. He would give anything in the world to become as fair as a European. strong is this weakness that he is always lamenting over his colour, and he attributes all his misfortunes to it. He would rather see his daughter married to a low, vnlgar Enrepean and he ill-treated afterwarde than see her marry one of her own kind. The Anglo-Indians have a great diedain fer the Indiane, whom they treat

with centempt.

"Until recently they were very peorly educated. They did not care much for education, and did not appreciate its value. Octain preserves, ench as the Customs, the Railway, the Tolegraph, and the Subordinate Medical Department, were reserved for them. Now that it is gotting more and more difficult to get preferential treatment in India, they begin to take life a little mere seriously, and are giving their children a hether education.

Thoy are frivelons and light-hearted, and many are unrefined, with rough mannere. I remember attending a meeting convened to discuss important matters concerning the Europeans and thoir communities. Hardly a dozen of them turned up. The disappointed organizers of the meeting next time advertised that there would he another meeting which would be followed by a ball: hundrede of them came. They are a nice people, whe make goed citizene. Being intelligent and law-abiling, they are sure to rice in the social scale as econ as they take life seriously. They must, however, drep their absurd and ridiculous snobbishness, appear more natural, and he not ashamed to own that they are of mixed parontage and were born in India.

"Most of them are Protestants; a few are Catholice. In religious matters they are, in general, very henighted and unsophisticated—an intellectual state just in keeping

with their poor education.

THE EUROPEANS

"The Europeans in Bombay are a small communities only on rare occasions. They have their own clubs, such as the Byculla, the Yacht Clinhs, and the Bombay Gymkhana. Most of the Enropeane living in Bombay have hardly any real knowledge of the people among

whom they live. This aloofness and exclusiveness is rather to be deplored, because there can be no real sympathy without knowledge and acquaintance. This makes many Europeans very narrow-minded here. They often imagine that a coloured person is useless for anything. The general impression among the inhabitants is that the average Englishman is a snob, a proud and conceited fellow, colour prejudiced, perfectly indifferent to the rest, and distinctly anti-Indian. All this is, no doubt, grossly exaggerated. There are many Englishmen who stick to their own particular circle because it is their habit of life to do so. In Europe they are just as exclusive; and this has earned for them on the Continent the reputation of being the most unsociable race in the world.

"Many Europeans in Bombay are very kind and sympathetic. At the same time it cannot be denied that there are many cads and other thoughtless persons, both men and women, who behave very stupidly in this country. They seem to take a delight in making an Indian feel that he is an inferior individual and fit to be treated with disdain. They have strong colour prejudices, and are ridiculously snobbish. These people do more harm than good in this country. They are the people who make Indians hate Europeans. Such people should never come to India unless they drop altogether all their affectations and lordly airs. If they cannot bear the sight of the coloured man, they should not come to his country. The country can get on very well without them.

THE JEWS AND THE ARABS

"There are a number of Baghdad Jews and Mahomedan Arabs in Bombay. These people come from Baghdad. Many of them are traders, importers of horses, pearls, and dates. The Jews are mostly very poor. They are indolent, and addicted to gambling and speculation. They are very orthodox, but not more so than the Cochin Jews, who are also seen in Bombay."

A BOMBAY SLUM IN THE MONSOON

The Monsoon had come, and it was necessary for out friends to hurry down to Bomhay, ne the train service of Matheran ceaees as soon as the rains hegio. The two dullest and most uninteresting time of the Bombail Torrential rains reoder ootdoor visits at imposeibility, and even indoor exercises become very trying under the humid and hot atmosphere. People can venture out only when a break occure, and even then the sticky atmosphere makes it very unpleasant. Bruce, therefore, had no choice but to eit down and read, or watch the grey clouds unload their burden of moisturs in the shape of continuous downpours which often lasted uight and day. One day it rained heavily for hours together; a strong breeze blew all the time, and it was evident that a strong depression existed usar Bombay. The next day the papers announced that the low-lying areas of the city were under water, and that traffic was suspended in many places. Forhes wanted very hadly to show Bruce the flooded parts of the city; but it was impossible to venture out, as the weather did not ahato an instant. It was only after four days of incessant rain and wind, when about fifteen inches of rain had fallen, that the weather cleared and allowed people to move about. Forhes took the opportunity to have a drive through the city. They went to Bori Bnoder to see the Maidan, which had been converted ioto a little lake. Everything was codden and wet, and the roads were washed clean. The heat had subeided a good deal after the heavy rains; a strong anoth-westerly breeze was etill blowing, which made it not too unpleasant oot of doors, except for the excessive humidity. In the native town, at Null Bazaar, water was atill ankle deep on the road, and come of the hye-lanes were very minddy. They drove through Duncan Road, passed Two Tanks and the Parseo Statno, and plonged into Ripon Road, a dirty thoroughfare full of mud and water. Miserable hovels

exist in that locality, and Bruce could hardly realize that human beings lived under such conditions. Yet the place was alive with people: Mahomedans, Hindus, Jews, Anglo-Indians, Christians, Arabs—in fact, all kinds of people.

"Wait a bit," said Forbes, "till we get down a little further, either at Mandanpura, which is not far from here, or at Sankli Street, which is over there; you will then see what a real Bombay slum looks like in the

Monsoon."

They did not proceed very far, for almost immediately Forbes seemed to recognize a place he had seen before when he came to buy old iron from a Borah. It was Mahomedan Street, a road which runs at right angles to Ripon Road on the left, going towards Jacob Circle. They entered that street; and almost immediately, at its beginning with Ripon Road, a side road runs obliquely to Ripon Road until it reaches a large mosque further This was the place Forbes wanted Bruce to see. The sight impressed him immensely. That street was unpaved and unmetalled, one on which there was no vehicular traffic. It was impossible to go over it without sinking a foot deep in the slough, as it was full of water, mud, and rubbish. On both sides were long rows of miserable hovels, inhabited by Mahomedan weavers of a very poor class. The rooms were smoke-begrimed. and so dark and squalid that it was not possible to see the interior clearly. The only door to each room which might have let a little air in was heavily screened by a soiled gunny, which prevented passers-by from peeping One had to walk at the extreme edge of the road to escape the slush. Very often the narrow slippery path was blocked by squatters selling some commodity or Now it was an old African woman who was roasting pieces of liver skewered on a stick. The smell of burning flesh was most unpleasant in those surround-Further down it was a vegetable seller, who had deposited his basket, stocked with cucumber, greens, and radish, in the dirty muddy water. A milk-seller was coming in the opposite direction, carrying a bluish-white

liquid in an open vessel in which he had stuffed some hay, probably to prevent the milk spilling. A hawker was pushing a handcart loaded with half-rotten fruits. such as plantains, melons, and mangoes. He was trudging right in the middle of the slushy road, shouting his wares to the top of his voice. In one of the rooms was a butcher'e shop. Swarms of flies covered everything, even the freshly-roasted pieces of liver of the old African woman. Two dogs were fighting for the carcase of a fowl which was drowned in the water; and many other mangy and hnngry dogs hung about here and there. Numerous cats cling to the threshold of several rooms, looking with disgust at the dirty water, and afraid of wetting their paws. In some rooms goats were bleating plaintively; many children had ventured out, some actually hathing in the dirty water, while others kept indoors. All were half-naked and filthy. Some women wore spinning, as hest as they could, in the uncomfortable places where they were situated; and a few grim-looking men were quietly smoking their hookahs."

The gullies were littered with the remnants of food and other refuse. Some rate were actually seen feeding on the garhage. Fortunately, there was no smell, as the heavy rains had washed everything. But nothing could be more dismal than what Bruce saw. He had witnessed

enough of it, and desired to go away.

"This is not the only place of this cort," said Forbes.

"There are even worse slnms in the mill districts and elsewhere in Bomhay. Why, just behind these huildings in front of ns are the Daggar chawls, which on the question of filthiness heat anything in Bomhay; hat I will not take you to see them, as you may get ill with the very offensive smell shout the place."

with the very offensive smell about the place."
Bruce was aghast. "I have seen," he said, "a sight that I will never forget in my life—a Bombay slum in

the Monsoon!"

THE MONTH OF SHRAVAN

The break in the Monsoon, which enabled them to visit the slums of Ripon Road, lasted ten days. One would have fancied that the rains had disappeared altogether, as the sun shone brightly all day long, not a cloud being visible. Even the strong breeze had died away, and many people were getting anxious about the further progress of the Monsoon. Towards the end of July, however, there was again a welcome change in the weather; another strong instalment of the rains was received, but it lasted only two or there days, and there was a spell of sunshine again. In August it rained frequently, but only in showers, with intervals of bright sunshine.

The holy month of Shravan had begun. In that month the Hindus celebrate most of their festivals. It is a season of fasting, devotion, and gambling. The first festival which fell in that month was the Nag-Panchami, or worship of the Serpent. A fair is held at the New Nagpada, at Byculla, where numerous serpents are taken in baskets to be fed on milk, while the worshippers pay them their respects. A few days after this is the Nariel Puranam, or Cocoanut fair. Thousands of Hindus repair to Chowpatty, and throw cocoanuts in the sea to appease Varuna, the Indian Neptune, at the end of the Monsoon. No fisherman will venture out until this festival is held. In the evening a big fair is held on the Maidan at Bori Bunder, which is visited by thousands of people of all races and creeds. Hundreds of improvised stalls are erected, on which are displayed all kind of wares-sweetmeat, toys, and so forth. Numerous conjurers entertain people with all sorts of clumsy tricks. There are sideshows all over. Scores of creaky merry-go-rounds, tumbling boxes, and whiligigs are in movement, whirling round a mad, care-free, holiday crowd, bent on enjoying this kind of diversion. People dressed in their gala attire, in all imaginable fashions and colours, move to and frotill a late hour at night. An Indian fair may incite some

interest in a newcomer who sees it for the first time. He is certainly impressed by the gorgeousness of the scene—the lights, the hright colors, the diversity of people, the babel, and the noise made by happy oblidred with their toys. But one who has seen this once does not bother much shout it afterwards, as year after year the same thing is repeated without the slightest variation. The East never changes.

A few days after, passing through Girgaum, that populous Hindu locality, Bruce saw a large onmber of Hindus dancing on the road. They looked more like warriors or rioters than holiday-makers, as they were almost naked, and many carried stoot sticks. Others, holding one another's hands, formed a loog line dancing on the road. They danced to the too of a drum and trumpet, and they sang a mocotocous song in which the words "Govinda Gopala" were repeated frequently. They were celebrating the anoiversary of the hirthday of Krishna, which took place at the previous midnight. This festival in Western India is known as Gocul-Ashtami.

One day, going towards Chowpatty, their progress was greatly hampered by a very large crowd of Hindus, who were going at a very slow pace, accompanied by an infernal music, to the sea heach. They were carrying numbers of clay idols of all sizes—some on their heads, and the bigger ones in palanquins. Round each idol a number of candles were lik and mee and women were paying it their homage as they marched. These idols belonged to the Elephant God, or Ganesh Chaturjee, whose festival had lasted ton days, and, that day holog the last, they were heing taken to be immersed in the cas.

Some wesks later it was the Dussera festival, held io honour of the goddess Kali, or Bhawaoi. Hindus were eeeo all over the place, exchanging compliments, and presenting coe another with the leaves of the Bauhina, as a sign of peace and good luck. The last festival of the Hindu year is the Divali. This festival is colebrated with great sclemnity and rejoiciog. The Divali lasts three days; it hegins on Dhantheras, the oext day is

the Kali Chowdass—a day favourable for sorcerors and

magicians-and the last day is the Divali.

The Divali is considered to be the most auspicious day on which to begin a new business. Merchants open new accounts on that day, and their books are blessed by priests with a great deal of ceremony. In the night the native town is gorgeously illuminated. In Kalbadevi and the vicinity of the Crawford Market every shop is illuminated, and the rich wares are exposed to view. Thousands of people are out sight-seeing. Fireworks and crackers are let off, and presents given to friends and servants. The next day the New Year is celebrated in the same manner.

A FUNERAL

A friend of Forbes had died in the European General Hospital, and Bruce accompanied him to the funeral. The cortege started from the hospital at about 5 p.m. Bruce had an opportunity of sceing some parts of Bombay which he had not visited so far, as the itinerary lay through Frere Road, the Dock District, and Mazagon. In the vicinity of the docks the cortege encountered enormous traffic. Hundreds of coolies and others were moving all over the place amid numbers of carts, lorries. trams, and other vehicles. At Mazagon, Bruce saw the Bhandarwalla Hill, on which is the Municipal Reservoir, and at the foot of which is the line of the Electric Train. Along Reay Road he saw the Port Trust Railway and the New Cotton Depot. When the cortège entered Sewri Road, its progress was more or less delayed on account of the bad state of the road. It is a pity that the only road that leads to such an important place as a cemetery should be so neglected. The Sewri Cometery, which is at the other end of the city about six miles from the Fort, is a clean and well-kept graveyard.

On their way home they saw the procession of a Koli wedding. Undeer Gomes, the bridegroom, who was attired in a sort of brown naval uniform, with epaulettes and cock hat complete, was being taken to the bride's

place. Over his head was a large umbrells of the kind usually used for ceremoulal purposes in India. Ho was accompanied by a number of his people, who were cornossly aftired. They were a strange kind of red cap, a short coat, but no trousers. I ostead, they had fastecoed a large red handkerchief in froot, but were perfectly hare behind. They were marching to the strain of a histant and discordant music and small boys were firme crackers.

Bruce was curious to know why the hidegroom was so attired. I orbes explained that it was the representation

of the uniform of old time Portoguese admirals

There Kolls, or fishermoe are Christians and Hiodos Thoy are believed to be the aborgical inhalitants of Bombay long before the seven islands, the Heptansia which ultimately became united to form the present

faland of Bombay, were known to the world

Years are there were many of them in Bomhay, hat since their establishments have been domolished they have fet the Koliwadas and Mandri, Mazageo, and Taok Bunder for other places in Salsette, and, uncidentally with their departure, fish as an article of diet has become very rare in Bombay

BRUCE GOES TO HINDUSTAN

The cold weather had arrived, acd, as Bruce had booked his passage for England at the cod of Febreary, he was acrous to visit some places in India before leaving its shores. He left Bombay hy the Punjah Mail, over the G I P loo for Dolhn From there he visited Agra, Lucknow, Cawnpore, Lahore Simila Alla habad, Becares and Calcotta. He returned to Bombay via Puri and Madras. Ho was very pleased with all he had seco, especially with the Tay Mahal at Agra. At Port, he saw the famous Jaggernath Temple the seat of a great annual pilgrimage. He hought many cornes which he valued very much

He had now only a few days to spend in Bombay It was the racing season, and Forhes wanted him to

see a race meeting. Forbes obtained a visitor's badge for him, and on the following Saturday they went to witness the Byculla Club Cup Day.

A RACE MEETING IN BOMBAY

The Byculla Club Cup Day being the gala day of the Bombay racing season, every one makes it a point to attend this fixture. His Excellency the Governor and his wife drive up to the races in state on the occasion—a function much appreciated by the sporting public of the city.

Our friends left Cumballa Hill fully one hour before the first race was due in order to escape the awful crush which is inevitable on that day. But as soon as they reached the Vellard their progress was checked by the police, who regulated traffic at that point. Numbers of cars were ahead in a file, and alongside a line of horsedrawn vehicles, all bound for Mahalaxumi, where the race-course is situated.

As they were going at a very slow pace, Forbes took the opportunity to point out the Willingdon Club, which stands on extensive grounds of its own at Clerk Road, near the race-course. This Club is very popular and cosmopolitan.

Soon after passing the Club the race-course is reached. Our friends entered through the members' enclosure,

which was already full of people.

The new race-course has recently been completed; it is stated to be one of the best east of Suez. There is no doubt that it is a fine one, with beautiful stands and a well-laid track. The members' stand is replete with every imaginable comfort. There are numerous teakiosks and pavilions, a totalizator, and well-kept lawns. All classes of people kept coming in. Bruce paid a visit to the Grand Enclosure, reserved for non-members of the Club. From its two-storied stand an excellent view of the surrounding places is obtained; no less picturesque is the sea close by. The stands are capable of

holding thousands of people, and they were packed with an cuthoeiastic crowd long before the first race was due. It was an interesting eight to see the number of Indians in the second and third onelosures.

The Graud Staud is rather hard to climb, but once up there one need not come down, as there are a totalizator.

a har, and restaurant on the top floor.

His Excellency the Governor's carriage, drawn by four horses and accompanied by his brilliant hodyguard in scarlet, pot in an appearance at the Vellard soon after the second race. They entered the race-course near the tou-furlong starting-post, drove round the track, and nlighted before the Members' Stand, where the etewarde of the Westorn Judia Turf Club and other distinguished notables received them. The public accorded them a rousing welcome. The two important events of the day wore the Breulla Club Cop and the Turi Club Cop-the former for English horses, and the other for Arah horses. Both these evente proved very exciting; the Byculla Club Cup, especially, caused considerable excitement, as only short heads separated the first four horses. Bruce was greatly pleased, and thought that racing of a high order is seen in Bomhay. He was agreeably sorprised to see all classes of the population at the races.'

Forbee explained that there were really few ameuities of life in Bomhay. Racing, being one of them, was, thorefore, a popular pastime with all classes. On account of this a large number of bigots, mostly Hindus, who pose as moraliets and reformers, were trying their hest

to discourage the sport.

"Why?" acked Bruca.
"They think that the public rulu themselves by gamhling recklessly at the race. Most of these fellows who are eo much concerned with the pockets of the public are themselves the worst gamhlers at the Stock Exohange and the Silver and Gold Markets."

The return journey proved a tedioue affair. It was after long waiting that they could get an opening to go

home.

BRUCE SAILS FOR ENGLAND

The following Saturday was the day of Bruce's departure for England. The mail boat was due to sail at 1 p.m., but long before this our friends were at the Mole. There being many passengers for medical examination, it was necessary to be early on the scene.

The place was full of people—passengers, friends, and others. Some passengers were being garlanded, and appeared very pompous personages, with plenty of flowers round their necks. Many appeared quite disappointed that such compliments were not paid to them. These were mostly persons who were going away for good, and whose terms of office in India had expired.

Everywhere affectionate leave-taking was in evidence. Some Indian women, whose relatives were sailing by the steamer, were crying; others were giving their last messages. A few appeared anxious about their luggage, and were watching near the gangway the coolies, who carried numerous trunks and packages on board. A woman was quite excited because she had lost sight of her husband; she at last found him at the bar. Heaps of mailbags were still on the wharf awaiting shipment; powerful cranes every now and then lifted enormous packages of the same, until all were safely aboard.

Amid all this turmoil our friends quietly conversed in a corner. The sharp tolling of the ship's bell and a blast announced to non-passengers that it was time to leave the boat. All began to get down hurriedly, for it was evident that the gangway would soon be lifted. The time to say good-bye had come. Bruce was visibly affected when he took leave of his friend, and thanked him cordially for all the trouble he had taken. Forbes was also very sorry to lose his friend. They chatted till the last moment, when the gangway was whisked up.

"I hope to see you in England one of these days, Forbes, as I am sure your time to retire is near."

"I don't know," answered Forbes, with a resigned air, "that I shall ever go back. I have lived so long in

Bembay that I have come to love the place as my own country. Yes, Bruce, with all its shortcomings and drawhacks, I love Bombay. I have watched its growth for the last twenty years with almost paternal eyes. I have made friends here, and am perfectly used to the place. Bombay, after all, is not such a had place in which to live. If you know how to live scherly and how to employ your time, you do not feel that you are on exile.

"Woll, good-hye, and don't forget to let me know how you found the Old Country after so many years."

The fine heat was already under way. Bruce was standing on the aft-deck having a last look at Bembay and waving to his friend till the heat passed the Middle Graund.

